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(72) Inventor: **TAKAYAMA, Hisashi**
Tokyo 156-0043 (JP)

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(74) Representative: **Casalonga, Axel**
BUREAU D.A. CASALONGA - JOSSE
Morassistrasse 8
80469 München (DE)

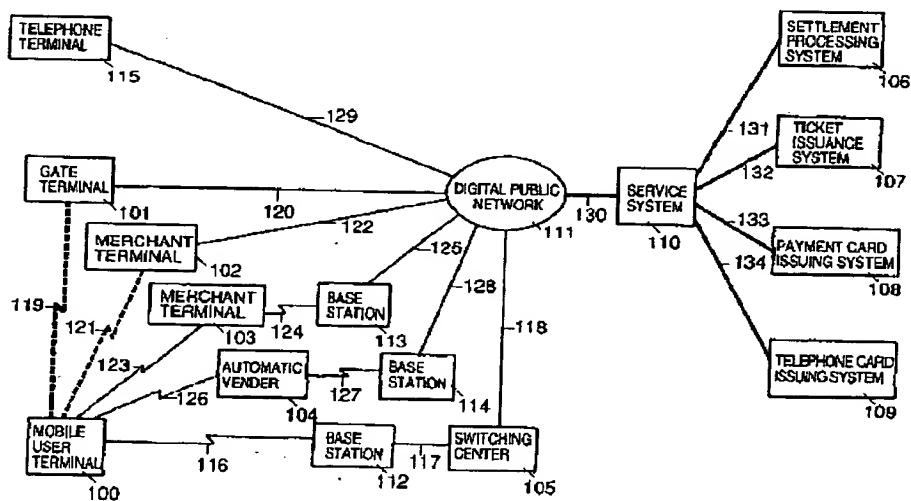
(71) Applicant:
MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD
Kadoma-shi, Osaka 571-0000 (JP)

(54) MOBILE ELECTRONIC COMMERCE SYSTEM

(57) The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or

a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

FIG. 1



Description**FIELD OF THE INVENTION**

[0001] The present invention relates to an electronic commerce system that provides a settlement function for retail sales transactions involving the use of payment cards or credit cards (bank cards), a settlement function that provides for the employment of telephone cards for paying communication fees incurred through the use of mobile telephones, an examination function for verifying tickets issued for admission to various events, including concerts and movies, and a sales and distribution function for these payment cards, telephone cards and tickets. In particular, the present invention pertains to the maintenance of the usability and the safety of settlements, and to the facilitation of efficient and smooth business transactions.

BACKGROUND OF THE INVENTION

[0002] As the employment of telephone cards and payment cards, such as pinball game prepaid cards, has spread, prepaid systems for which magnetic cards are used to settle debts have become common. However, since there has been a corresponding increase in attendant problems, such as the illegal use of altered cards and excess charges imposed by retail shops, there is a demand that the safety of settlement systems be improved. Recently, an IC payment card has appeared that provides one countermeasure to illegal applications.

[0003] An explanation will now be given for the organization of a prepaid settlement system employing a conventional, general payment card.

[0004] In Fig. 138A is shown the organization of a prepaid settlement system using a conventional, common payment card.

[0005] In Fig. 138A, a payment card terminal 13801 is installed in a retail store 13806 and is used in the store for settlements for which payment cards are used. The payment card terminal 13801 is connected across a communication line 13804 to a central system 13802 operated by a payment card issuer 13807. At some stores, payment card terminals 13801 are connected via a POS system at the store and the communication line 13804 to the central system 13802 operated by a payment card issuer 13807.

[0006] To use a payment card to purchase a product at the retail store 13806, first, a consumer 13805 pays cash at the payment card store 13803, whereat payment cards are sold (13808), and purchases a payment card 1800 (13809). The sale of the payment card at this time is transmitted from the payment card store 13803 to the payment card issuer 13807 (13810).

[0007] Then, the consumer 13805 hands the payment card 13800 to a clerk at the retail store 13806 (13811) and requests that the payment card be used when

processing the settlement.

[0008] Thereafter, the clerk inserts the payment card 13800 into the card reader of the payment card terminal 13801 and initiates the payment card settlement processing. In consequence, the payment card terminal 13801 reads current balance information from the payment card 13800, subtracts the price of the product from the available balance, and writes new balance information to the payment card. The payment card terminal 13801 also uses a printer to output a statement of account in which the price and the new payment card balance are specified.

[0009] The clerk hands the consumer 13805 the product, the payment card and the statement of account (13813 and 13812), and thus terminates the settlement processing using the payment card.

[0010] Following this, the payment card 13801 transmits the amount of the payment that was subtracted from the balance on the payment card 13800 across the communication line 13804 to the central system 13802 of the payment card issuer 13807 (13814). In response, the payment card issuer 13807 performs a transaction to transfer money to the retail store 13806 (13815).

[0011] A payment card may be purchased from an automatic vending machine that is set up to sell payment cards. Further, the same basic arrangement is employed for a payment card terminal 1380 that is constituted by an automatic vending machine and a public telephone that has a settlement function for which a payment card is used.

[0012] In addition, as is disclosed in Japanese Examined Patent Publication No. Hei 6-103426, a system is proposed wherein a payment card and a card reader/writer authenticate each other by employing a digital signature as a safety countermeasure.

[0013] Now, consider the sale and use of tickets for various events, including concerts and movies, for which prepaid settlement processing is performed in addition to that performed by using a payment card. The tickets are sold on line, while when presented, they are visually examined by ushers.

[0014] In Fig. 138B is shown the arrangement of a conventional, common ticket vending system.

[0015] In Fig. 138B, for ticket sales a ticket vending terminal 13817 is installed in a ticket retail store 13820. The ticket vending terminal 13817 is connected via a communication line 13819 to a central system 13818 for a ticket issuer 13821.

[0016] To purchase a ticket for an event, a concert or a movie, first, the consumer 13805 calls the central system 13818 of the ticket issuer 13821 and makes a reservation for a desired ticket (13824). The center system 13818 reserves the ticket applied for, and issues a reservation number to the consumer 13805 (13825).

[0017] After the reservation number is received, at a ticket retail store 13820 the consumer 13805 gives a clerk the number and asks that a ticket be issued.

[0018] To issue the ticket, the clerk inputs the reserva-

tion number at the ticket vending terminal 13817. The ticket vending terminal 13817 transmits the reservation number to the central system 13818 of the ticket issuer 13821 (13827) via the communication line 13819. In response, the center system 13818 transmits the ticket information for the reserved ticket to the ticket vending terminal 13817 (13828).

[0019] Subsequently, the ticket vending terminal 13817 prints the received ticket information on a specific pasteboard blank designated by the ticket issuer 13821, and outputs the result as a ticket 13816. The clerk then delivers the ticket 13816 to the consumer 13805 (13830) in exchange for cash (13829) and the ticket vending process is terminated.

[0020] Then, following the subtraction of its commission, the ticket retail store 13820 transmits a record of the receipts for the sale of the ticket to the ticket issuer 13821, which, in turn, subtracts its commission from the record of receipts and transmits the result to the promoter of the event for which the ticket was sold (13834).

[0021] Later, the consumer 13805 presents the ticket 13816 to an usher 13822 at an event hall, 13823 (13832), and after the usher 13822 visually examines the contents of the ticket and determines that all entries are correct, the consumer 13805 is permitted to enter.

[0022] Since according to the prepaid settlement system for which a conventional payment card is employed the settlement process is primarily performed by a retail store, it is possible for a retail store to cheat a consumer when performing the settlement process by charging a higher than authorized price for a product.

[0023] In addition, in the conventional settlement system it is possible for a retail store to so alter a payment card terminal that the price charged during a settlement process is higher than is that which is displayed on a cash register or is printed on the statement of account.

[0024] Furthermore, since basically, in a conventional settlement system, the balance information held by a payment card is rewritten by the payment card terminal, the retail store may modify the payment card terminal so that the central system is charged a higher price than that which is actually subtracted from the balance recorded on the payment card.

[0025] Also, since in a conventional settlement system a payment card is loaded directly into a payment card terminal installed in a store, the retail store could modify the payment card terminal so that it alters the information stored on the card, or so that it illegally reads personal information other than that required for a settlement.

[0026] In order to prevent such an illegal modification of a payment card terminal, a physical countermeasure is required, such as the sealing of the terminal to prevent its disassembly, and this has constituted a barrier to a reduction in the size of a payment card terminal and to a reduction in the manufacturing costs.

[0027] Moreover, for a conventional settlement system, the capacity of the memory provided on a payment

card is limited, and a consumer can not directly confirm an amount that has been subtracted from the payment card. Therefore, when a settlement is processed, a retail shop must deliver to a consumer a statement on which the price of a product and the remaining payment card balance is specified. This requirement constitutes a barrier to sales efficiency and to resource conservation.

[0028] According to a conventional ticket vending system, when buying a ticket a consumer must visit a ticket retail store, and this is inconvenient.

[0029] Also, as established by a conventional ticket vending system, the validation of a ticket is effected by examining the ticket visually, and such a process is not only inaccurate and inadequate but can be a contributing factor to the commission of an illegal act, such as the use of a counterfeit ticket.

[0030] Furthermore, according to the conventional ticket vending system, when a concert, for example, is canceled after a ticket is issued, to receive a refund the consumer must return to the ticket retail store, an additional inconvenient requirement.

[0031] And then, in accordance with a conventional settlement system and a conventional ticket vending system, when a consumer wishes to transfer to a friend, etc., a payment card or a ticket that has been purchased, the article must be physically delivered or mailed to the intended recipient, which constitutes one more inconvenience.

DISCLOSURE OF THE INVENTION

[0032] To resolve the above shortcomings of the conventional settlement system, it is one objective of the present invention to provide a mobile electronic commerce system that provides superior safety and usability.

[0033] According to the present invention, in a mobile electronic commerce system for paying, via wireless communication means, a required amount using an electronic wallet that includes wireless communication means, and for receiving, from a supply side, a product or a service, or a required permission, service means is provided for connecting the electronic wallet and the supply side via the communication means. The service means installs in the electronic wallet, via the communication means, a program for an electronic negotiable card. The electronic wallet employs the installed electronic negotiable card to obtain a product or a service, or a required permission, from the supply side. The settlement process using the negotiable card is performed by the electronic wallet and the supply side via the communication means. The data that are stored in the electronic wallet and at the supply side, in association with the settlement process, are transmitted to the service means at a predetermined time, and are managed by the service means.

[0034] In addition, the electronic wallet stores a pro-

gram for an electronic payment card. The electronic wallet employs the payment card to pay an amount charged for a product or a service received from the supply side. The settlement process that takes place in conjunction with this payment is performed by the electronic wallet and the supply side via the wireless communication means.

[0035] Further, the electronic wallet also stores a program for an electronic telephone card. The electronic wallet employs the telephone card to pay an amount that is charged by the supply side for voice communications carried by an exchange service operating via the wireless communication means. The settlement process that takes place in conjunction with this payment is performed by the electronic wallet and the supply side via the wireless communication means.

[0036] Furthermore, the electronic wallet stores an electronic ticket. By presenting the information held by the ticket, the electronic wallet and the supply side can engage in an examination process, via the wireless communication means, for the granting, by the supply side, of permission for the ticket to be used for admission.

[0037] According to this system, an electronic negotiable card, such as a payment card, a telephone card or a ticket, can be downloaded to the electronic wallet using the communication means and can thus be easily acquired. When the electronic payment card is used to purchase a product or to obtain a service, when the electronic telephone card is used to pay a communication fee, or when the electronic ticket is used to permit a person to pass through an entrance, a settlement process or an examination process is performed through the exchange of data by the electronic wallet and the supply side, so that rapid and accurate processing is enabled.

[0038] Since the data that are stored following the completion of a process, both in the electronic wallet and at the supply side, are periodically referred to/managed by the service means, an illegal act can be prevented.

[0039] According to the invention cited in claim 1, a mobile electronic commerce system for paying, via wireless communication means, a required amount from an electronic wallet that includes the wireless communication means and for receiving a product or a service, or a required permission, from a supply side, comprises:

service means for connecting the electronic wallet and the supply side via the communication means, wherein the service means installs, via the communication means, a program for an electronic negotiable card in the electronic wallet; wherein the electronic negotiable card that is installed is employed to receive a product or a service, or a required permission, from the supply side; wherein based on a program for the electronic negotiable card a settlement process for which the electronic negotiable card is used, is performed by

5 the electronic wallet and the supply side via the communication means; and wherein, in association with the settlement process, the data that are stored in the electronic wallet and at the supply side are transmitted to the service means at a predetermined time, and are managed thereat.

[0040] Thus, an electronic negotiable card can be 10 easily purchased anywhere, and a settlement process performed for the electronic negotiable card is rapid and accurate.

[0041] According to the invention cited in claim 2, provided is a mobile electronic commerce system for paying, via wireless communication means, a required amount using an electronic wallet that includes the wireless communication means and for receiving a product or a service, or a required permission, from a supply side,

20 wherein, via the wireless communication means, the electronic wallet applies the purchase of a program for an electronic negotiable card to service means for issuing the program for the electronic negotiable card;

25 wherein the service means receives from electronic negotiable card issuing means data concerning the electronic negotiable card, and with settlement means performs a settlement that is associated with the purchase of the electronic negotiable card;

30 wherein, via the wireless communication means, the program for the electronic negotiable card is installed in the electronic wallet;

35 wherein the electronic negotiable card that is installed is employed for receiving a product or a service, or a required permission, from the supply side; and

40 wherein, based on the program for the negotiable card, a settlement process based on the use of the negotiable card is performed by the electronic wallet and the supply side via the communication means.

[0042] Therefore, the electronic negotiable card can 45 be easily acquired anywhere, and its usability is improved.

[0043] According to the invention cited in claim 3, in the settlement process for which the negotiable card is used, the electronic wallet generates an electronic check corresponding to a payment amount based on the program provided for the negotiable card, and transmits the electronic check to the supply side via the wireless communication means. Then, the supply side, upon receiving the electronic check, transmits an electronic receipt to the electronic wallet. Thereafter, the electronic wallet and the supply side respectively store the electronic receipt and the electronic check as data concerning the settlement process.

[0044] Thus, the settlement process for the negotiable card is more accurately performed.

[0045] According to the invention cited in claim 4, in the settlement process for which the electronic negotiable card is used, based on the program provided for the

electronic negotiable card the electronic wallet transmits data for the electronic negotiable card to the supply side via the wireless communication means. Then, the supply side, upon receiving the data for the electronic negotiable card, transmits to the electronic wallet an electronic certificate required for the granting of entrance permission and the admission of the owner of the electronic wallet. Thereafter, the electronic wallet and the supply side respectively store the electronic certificate and the data for the electronic negotiable card as data concerning the settlement process.

[0046] As a result, an examination process for tickets, etc., can be mechanically performed.

[0047] According to the invention cited in claim 5, in order to transfer the electronic negotiable card that is installed in the electronic wallet to a different electronic wallet, the electronic wallet generates a transfer message using the electronic negotiable card and transmits the message to the different electronic wallet. Then, the electronic wallet deletes the stored electronic negotiable card, and the different electronic wallet transmits, to the service means, the transfer message for the negotiable card. Thereafter, the service means installs a program for the electronic negotiable card in the different electronic wallet.

[0048] As a result, an electronic negotiable card can be transferred.

[0049] According to the invention cited in claim 6, the electronic wallet transmits to the service means, via the wireless communication means, an installation number to be recorded on or in a distribution medium, such as printed matter or a recording medium. Then, the service means receives, from negotiable card issuing means, data concerning an electronic negotiable card that is to be issued, and through wireless communication installs a program for an electronic negotiable card corresponding to the installation number.

[0050] As a result, while the printed matter on which the installation number has been printed is employed as a distribution medium, the program for the electronic negotiable card can be transmitted along the distribution route as a gift product.

[0051] According to the invention cited in claim 7, the service means manages a template program that is a model of a program for an electronic negotiable card, and based on the template program generates the program for the electronic negotiable card and installs the program in the electronic wallet.

[0052] As a result, based on the template program a variety of different types of electronic negotiable cards can be easily issued.

[0053] According to the invention cited in claim 8, a program for an electronic negotiable card includes an inherent private key. When an electronic wallet employs the negotiable card, the private key is employed to add a digital signature to data that are to be transmitted to a supply side via communication means.

[0054] As a result, the electronic wallet can confirm for

the supply side that the data are valid that are generated based on the program provided for the negotiable card, and the alteration of the data by the supply side can be prevented.

5 [0055] According to the invention cited in claim 9, provided is a mobile electronic commerce system for paying, via wireless communication means, a required amount from an electronic wallet that includes the wireless communication means, and for receiving a product or a service, or a required permission, from a supply side,

10 wherein the electronic wallet holds an electronic payment card that serves as an electronic payment card program, and employs the electronic payment card when paying the required amount for the product or the service that is received from the supply side; and

15 wherein, via the wireless communication means, the electronic wallet and the supply side perform a settlement process that is associated with the payment.

20 [0056] As a result, the performance of a business transaction involving the use of the electronic payment card is possible.

[0057] According to the invention cited in claim 10, an electronic payment card settlement means for making a payment using the electronic payment card is provided for the supply side.

25 [0058] As a result, the settlement process for the electronic payment card is performed between the electronic wallet and the electronic payment card settlement means.

30 [0059] According to the invention cited in claim 11, service means is provided to connect, via the communication means, the electronic wallet and the electronic payment card settlement means and to connect, via the communication means, the payment card issuing means and the settlement means, so that the electronic wallet can purchase the electronic payment card through the service means.

35 [0060] As a result, the electronic payment card can be purchased via the service means, and for use can be downloaded into the electronic wallet. Usability can therefore be improved.

40 [0061] According to the invention cited in claim 12, the electronic wallet, the electronic payment card settlement means, and the service means individually include a plurality of types of communication means. The electronic wallet, the electronic payment card settlement means, and the service means employ different communication means when communication among the three is conducted.

45 [0062] Therefore, smooth communication among the three is possible, and communication secrecy can be maintained.

50 [0063] According to the invention cited in claim 13, provided is a mobile electronic commerce system for paying, via wireless communication means, a required amount from an electronic wallet that includes the wireless communication means, and for receiving a product

or a service, or a required permission, from a supply side,

wherein the electronic wallet holds an electronic telephone card that serves as an electronic telephone card program, and employs the electronic telephone card when paying a required mount for a communication that is performed via wireless communication means using an exchange service provided by the supply side; and

wherein the electronic wallet and the supply side perform, via the wireless communication means, a settlement process that accompanies the payment.

[0064] As a result, communication can be performed using the electronic telephone card.

[0065] According to the invention cited in claim 14, the supply side includes communication line exchange means and electronic telephone card settlement means for settling the payment using the electronic telephone card.

[0066] Thus, the settlement process for the electronic telephone card is performed by the electronic wallet and the electronic telephone card settlement means.

[0067] According to the invention cited in claim 15, service means is provided for connecting, via the communication means, the electronic wallet and the electronic payment card settlement means, and for connecting, via the communication means, the payment card issuing means and the settlement means, so that the electronic wallet can purchase the electronic telephone card through the service means.

[0068] As a result, the electronic telephone card can be purchased via the service means, and for use can be downloaded into the electronic wallet. Usability can therefore be improved.

[0069] According to the invention cited in claim 16, the electronic wallet, the electronic telephone card settlement means, and the service means individually include a plurality of types of communication means. The electronic wallet, the electronic telephone card settlement means, and the service means employ different communication means when communication among the three is conducted.

[0070] Therefore, smooth communication among the three is possible, and communication secrecy can be maintained.

[0071] According to the invention cited in claim 17, provided is a mobile electronic commerce system for paying, via wireless communication means, a required amount from an electronic wallet that includes the wireless communication means and for receiving a product or a service, or a required permission, from a supply side,

wherein the electronic wallet holds an electronic ticket that is electronically constituted, and provides information concerning the electronic ticket; and

wherein the electronic wallet and the supply side perform, via the wireless communication means, an examination process for the electronic ticket for granting

permission for an admission.

[0072] As a result, the mechanical examination of an electronic ticket can be automated.

[0073] According to the invention cited in claim 18, electronic ticket examination means for examining the electronic ticket is provided for the supply side.

[0074] Thus, the examination process can be initiated by communication between the electronic wallet and the electronic ticket examination means.

[0075] According to the invention cited in claim 19, service means is provided for connecting, via the communication means, the electronic wallet and the electronic ticket examination means, and for connecting, via the communication means, the ticket issuing means and the settlement means, so that the electronic wallet can purchase the electronic ticket through the service means.

[0076] As a result, the electronic ticket can be purchased via the service means, and for use can be downloaded into the electronic wallet. Usability can therefore be improved.

[0077] According to the invention cited in claim 20, the electronic wallet, the electronic ticket examination means, and the service means individually include a plurality of types of communication means. The electronic wallet, the electronic ticket examination means, and the service means employ different communication means when communication among the three is performed.

[0078] According to the invention cited in claim 21, a mobile electronic commerce system comprises:

an electronic wallet;
electronic payment card settlement means;
electronic telephone card settlement means;
electronic ticket examination means;
service provision means;
settlement processing means;
payment card issuing means;
telephone card issuing means; and
ticket issuing means.

[0079] Therefore, an electronic payment card, an electronic telephone card, and an electronic ticket can be purchased through the service providing means, and for use can be downloaded into the electronic wallet. Thus, usability is improved.

[0080] According to the invention cited in claim 22, the electronic wallet holds an electronic credit card and employs the electronic credit card to purchase the electronic payment card, the electronic telephone card or the electronic ticket.

[0081] Thus, a settlement that is accompanied by the purchase of an electronic payment card, an electronic telephone card or an electronic ticket is performed between the service providing means and the settlement processing means.

[0082] According to the invention cited in claim 23, the

- electronic wallet includes a plurality of kinds of wireless communication means as the plurality of types of communication means.
- [0083] Usability in a mobile environment can therefore be improved.
- [0084] According to the invention cited in claim 24, as means for engaging in wireless communication with the electronic payment card settlement means or the electronic ticket examination means, the electronic wallet includes wireless communication means that has a shorter communication distance and a higher directivity than has the wireless communication means employed for the electronic telephone card settlement or for the service providing means.
- [0085] Since the distance between the electronic wallet and the electronic payment card settlement means, or between the electronic wallet and the electronic ticket examination means is at most 1 to 2 meters, the above described wireless communication means is selected, and thus a system can be obtained that is adequate for the environment in which it is used.
- [0086] According to the invention cited in claim 25, as means for engaging in wireless communication with the electronic payment card settlement means or the electronic ticket examination means, the electronic wallet includes optical communication means and radio communication means for engaging in wireless communication with the electronic telephone card settlement means or the service providing means.
- [0087] Thus, the optical communication means, such as infrared communication means, is employed for short distance communication between the electronic wallet and the electronic payment card settlement means, or for communication between the electronic wallet and the electronic ticket examination means, while the radio communication means is employed for long distance communication between the electronic wallet and the service providing means. As a result, a system can be obtained that is adequate for the environment in which it is used.
- [0088] According to the invention cited in claim 26, the electronic payment card settlement means includes wireless communication means for engaging in communication with the service providing means.
- [0089] Therefore, the settlement process can be performed in a mobile environment, and usability is improved.
- [0090] According to the invention cited in claim 27, the electronic payment card settlement means is an automatic vending machine that includes automatic product or service providing means.
- [0091] Thus, a product can be purchased at the automatic vending machine without any cash being required, and usability is improved.
- [0092] According to the invention cited in claim 28, the electronic wallet comprises:
- input means for entering a numerical value and for
- 5 performing a selection operation;
- a central processing unit for generating data to be transmitted via the wireless communication means, and for processing data received via the wireless communication means;
- 5 first storage means for storing a control program for controlling an operation performed by the central processing unit;
- 10 display means for displaying data processed by the central processing unit; and
- second storage means for storing the data processed by the central processing unit,
- 15 wherein the electronic ticket, the electronic payment card or the electronic telephone card is stored in the second storage means.
- [0093] As a result, the owner of the electronic wallet can operate the electronic wallet, and the electronic ticket, the electronic payment card or the electronic telephone card stored in the electronic wallet can be made available for use by the owner. Thus, usability of the electronic wallet is improved.
- [0094] According to the invention cited in claim 29, the electronic payment card settlement means includes:
- 25 optical communication means for communicating with the electronic wallet;
- communication means for communicating with the service providing means;
- 30 input means for entering a numerical value and performing a selection operation;
- a central processing unit for generating data to be transmitted via the optical communication means and the communication means, and for processing data received via the optical communication means and the communication means;
- 35 first storage means for storing a control program for controlling an operation performed by the central processing unit;
- 40 display means for displaying data processed by the central processing unit; and
- second storage means for storing the data processed by the central processing unit,
- 45 wherein a settlement process program module for the electronic payment card is stored in the second storage means.
- [0095] As a result, an operator can operate the electronic payment card settlement means, and the data stored in the electronic payment card settlement means can be made available to the person in charge. Thus, usability of the electronic payment card settlement means is improved.
- [0096] According to the invention cited in claim 30, the electronic payment card settlement means comprises:

optical communication means for communicating with the electronic wallet;

radio communication means for communicating with the service providing means;
 product identification means for identifying a product type;
 input means for entering a numerical value and for performing a selection operation;
 a central processing unit for calculating a charge for the product, for generating data to be transmitted via the optical communication means and the radio communication means, and for processing data received via the optical communication means and the radio communication means;
 first storage means for storing a control program for controlling an operation performed by the central processing unit;
 display means for displaying data processed by the central processing unit;
 second storage means for storing the data processed by the central processing unit; and
 third storage means for storing value information for the product,
 wherein a settlement process program module for the electronic payment card is stored in the second storage means.

[0097] Therefore, the calculation of the payment for the product, and the settlement process can be performed in a mobile environment, so that usability is improved.

[0098] According to the invention cited in claim 31, the automatic vending machine comprises:

optical communication means for communicating with the electronic wallet;
 radio communication means for communicating with the service providing means;
 selection means for selecting a product to be purchased or a service;
 automatic providing means for providing the product or the service;
 a central processing unit for generating data to be transmitted via the optical communication means and the radio communication means, and for processing data received via the optical communication means and the radio communication means;
 first storage means for storing a control program for controlling an operation performed by the central processing unit;
 display means for displaying data processed by the central processing unit;
 second storage means for storing the data processed by the central processing unit;
 third storage means for storing value information and stock information for the product; and
 fourth storage means for storing promotion information for the product or for the service,
 wherein a settlement process program module for the electronic payment card is stored in the second

storage means.

[0099] Therefore, the process extending from the time a product is promoted until it is sold can be automated, and usability is improved.

[0100] According to the invention cited in claim 32, the electronic telephone card settlement means comprises:

radio communication means for communicating with the electronic wallet;
 communication means for communicating with the service providing means;
 communication line exchange means for exchanging a plurality of communication lines;
 a central processing unit for generating data to be transmitted via the radio communication means and the communication means, and for processing data received via the radio communication means and the communication means;
 first storage means for storing a control program for controlling an operation performed by the central processing unit; and
 second storage means for storing the data processed by the central processing unit,
 wherein a settlement process program module for the electronic telephone card is stored in the second storage means.

[0101] Thus, the provision of the communication service and the collection of communication charges can be performed at the same time, and the rate at which the communication charges are collected can be improved.

[0102] According to the invention cited in claim 33, the electronic ticket examination means comprises:

optical communication means for communicating with the electronic wallet;
 communication means for communicating with the service providing means;
 input means for entering a numerical value and for performing a selection operation;
 a central processing unit for generating data to be transmitted via the optical communication means and the communication means, and for processing data received via the optical communication means and the communication means;
 first storage means for storing a control program for controlling an operation performed by the central processing unit;
 display means for displaying data processed by the central processing unit; and
 second storage means for storing the data processed by the central processing unit,
 wherein an examination program module for the electronic ticket is stored in the second storage means.

[0103] As a result, the operator can operate the elec-

tronic ticket means, and the data stored in the electronic ticket means can be made available to the person in charge of the data, so that usability of the electronic ticket means is improved.

[0104] According to the invention cited in claim 34, the service providing means comprises:

user information storage means for storing information concerning the electronic wallet and information concerning a settlement contract concluded with an owner of the electronic wallet;

merchant information storage means for storing information concerning the electronic payment card settlement means, the electronic telephone card settlement means and the electronic ticket examination means, and information concerning a settlement contracts concluded with owners of electronic payment cards, electronic telephone cards and electronic tickets;

settlement processor information storage means for storing information concerning the settlement processing means;

payment card issuer information storage means for storing information concerning the payment card issuing means, and information concerning a settlement contract concluded with an owner of the payment card issuing means;

telephone card issuer information storage means for storing information concerning the telephone card issuing means, and information concerning a settlement contract concluded with an owner of the telephone card issuing means;

ticket issuer information storage means for storing information concerning the ticket issuing means, and information concerning a settlement contract concluded with an owner of the ticket issuing means;

service director information storage means for storing list information for the electronic wallet, the electronic payment card settlement means, the electronic telephone card settlement means, the electronic ticket examination means, the settlement processing means, the payment card issuing means, the telephone card issuing means and the ticket issuing means, and information concerning the electronic ticket, the electronic payment card and the electronic telephone card; and

a computer system for processing data in a service provision process for selling, issuing and managing the electronic ticket, the electronic payment card and the electronic telephone card.

[0105] As a result, the service providing means can efficiently manage the electronic wallet, the electronic payment card settlement means, etc., and provide the electronic payment card service, the electronic telephone card service and the electronic ticket service.

[0106] According to the invention cited in claim 35, the

settlement processing means comprises:

communication means for communicating with the service providing means;

subscriber information storage means for storing information concerning a settlement contract concluded with an owner of the electronic wallet;

member shop information storage means for storing information concerning settlement contracts concluded with owners of electronic payment card settlement means, electronic telephone card settlement means, electronic ticket examination means, payment card issuing means, telephone card issuing means, and ticket issuing means; and

a computer system for processing data employed in a settlement process.

[0107] As a result, the settlement processing means can efficiently perform a settlement.

[0108] According to the invention cited in claim 36, the payment card issuing means comprises:

communication means for communicating with the service providing means;

customer information storage means for storing information concerning the purchase history of a customer;

payment card issuance information storage means for storing information concerning a payment card that has been issued;

payment card information storage means for storing information concerning the stock of payment cards; and

a computer system for processing data during a payment card issuing transaction process.

[0109] As a result, the payment card issuing means can efficiently issue payment cards.

[0110] According to the invention cited in claim 37, the telephone card issuing means comprises:

communication means for communicating with the service providing means;

customer information storage means for storing information concerning the purchase history of a customer;

telephone card issuance information storage means for storing information concerning a telephone card that has been issued;

telephone card information storage means for storing information concerning the stock of telephone cards; and

a computer system for processing data concerning a telephone card issuing transaction process.

[0111] As a result, the telephone card issuing means can efficiently issue telephone cards.

[0112] According to the invention cited in claim 38, the

ticket issuing means comprises:

communication means for communicating with the service providing means;
 customer information storage means for storing information concerning the purchase history of a customer;
 ticket issuance information storage means for storing information concerning a ticket that has been issued;
 ticket information storage means for storing information concerning the stock of tickets; and
 a computer system for processing data concerning a ticket issuing transaction process.

[0113] As a result, the ticket issuing means can efficiently issue tickets.

[0114] According to the invention cited in claim 39, the electronic wallet generates and then transmits, to the service providing means, a payment card application message for the purchase of an electronic payment card; the service providing means, upon receiving the payment card application message, communicates with the payment card issuing means and receives therefrom an electronic payment card issuance request message requesting that the service providing means perform an electronic payment card issuing process and an electronic payment card charge settlement process; the service providing means, upon receiving the request message, communicates with the settlement processing means to perform the settlement process for the charge for the payment card, generates an electronic payment card from payment card information that is generated by the payment card issuing means and is included in the electronic payment card issuance request message, and transmits the electronic payment card to the electronic wallet; and the electronic wallet, upon receiving the electronic payment card, stores the electronic payment card in the second storage means thereof.

[0115] Therefore, the owner of the electronic wallet can purchase anywhere, as an electronic payment card, a payment card that is issued by the payment card issuing means, and for use, can download it to the electronic wallet. As a result, usability is improved.

[0116] According to the invention cited in claim 40, a micro-check message, generated by an electronic payment card stored in the second storage means, is transmitted to the electronic payment card settlement means in order to confirm the submission of a payment that is the equivalent of an amount entered by the input means.

[0117] Since the payment amount is designated by the owner of the electronic wallet, the performance of an illegal act by a retail shop can be prevented.

[0118] According to the invention cited in claim 41, the electronic payment card settlement means, upon receiving the micro-check message, generates and

then transmits, to the electronic wallet, the reception message to acknowledge that the micro-check message has been received.

[0119] Since the owner of the electronic wallet can confirm the contents of a transaction, the exchange of a printed receipt, such as a statement of account, is not required, and a sale can be performed more efficiently.

[0120] According to the invention cited in claim 42, the electronic wallet generates and then transmits, to the service providing means, a telephone card application message requesting the purchase of an electronic telephone card; the service providing means, upon receiving the telephone card application message, communicates with the telephone card issuing means and receives therefrom an electronic telephone card issuance request message indicating the service providing means has been requested to perform an electronic telephone card issuing process and an electronic telephone card charge settlement process; the service providing means, upon receiving the request message, communicates with the settlement processing means to perform the settlement for the charge for the telephone card, generates an electronic telephone card using telephone card information that is generated by the telephone card issuing means and is included in the electronic telephone card issuance request message, and transmits the electronic telephone card to the electronic wallet; and the electronic wallet, upon receiving the electronic telephone card, stores the electronic telephone card in the second storage means thereof.

[0121] Therefore, the owner of the electronic wallet can purchase anywhere, as an electronic telephone card, a telephone card that is issued by the telephone card issuing means, and for use can download it to the electronic wallet. As a result, usability is improved.

[0122] According to the invention cited in claim 43, a telephone micro-check message is generated by an electronic telephone card stored in the second storage means and is transmitted to the electronic telephone card settlement means in order to confirm the submission of a payment that is equivalent to an amount charged by the electronic telephone settlement means.

[0123] Therefore, wireless communication service using the prepaid settlement system can be obtained, and usability is improved.

[0124] According to the invention cited in claim 44, the electronic telephone card settlement means, upon receiving the telephone micro-check message, generates and then transmits, to the electronic wallet, a receipt message acknowledging that the telephone micro-check message has been received.

[0125] Thus, the owner of the electronic wallet can confirm the contents of a wireless communication service that is provided.

[0126] According to the invention cited in claim 45, the electronic wallet generates and then transmits, to the service providing means, a ticket application message requesting the purchase of an electronic ticket; the serv-

ice providing means, upon receiving the ticket application message, communicates with the ticket issuing means, and receives therefrom an electronic ticket issuance request message that indicates the service providing means has been requested to perform an electronic ticket issuing process and an electronic ticket charge settlement process; the service providing means, upon receiving the request message, communicates with the settlement processing means to perform the settlement of the charge for the ticket, generates an electronic ticket from ticket information that is generated by the ticket issuing means and is included in the electronic ticket issuance request message, and transmits the electronic ticket to the electronic wallet; and the electronic wallet, upon receiving the electronic ticket stores the electronic ticket in the second storage means thereof.

[0127] Therefore, the owner of the electronic wallet can purchase anywhere, as an electronic ticket, a ticket that is issued by the ticket issuing means, and for use, can download it to the electronic wallet. As a result, usability is improved.

[0128] According to the invention cited in claim 46, the electronic wallet generates a ticket presenting message that describes the contents of the electronic ticket stored in the second storage means, and transmits the ticket presenting message to the electronic ticket examination means.

[0129] Therefore, tickets can be efficiently examined.

[0130] According to the invention cited in claim 47, the electronic wallet, upon receiving a command message from the electronic ticket examination means, changes the electronic ticket to a post-examined state, and generates and then transmits, to the electronic ticket examination means, a ticket examination response message that describes the contents of the electronic ticket that has been changed.

[0131] As a result, the tickets can be precisely and efficiently examined.

[0132] According to the invention cited in claim 48, the electronic ticket examination means, upon receiving the ticket examination response message, generates and then transmits, to the electronic wallet, an examination certificate message that verifies the electronic ticket has been examined.

[0133] Thus, the tickets can be more precisely examined.

[0134] According to the invention cited in claim 49, a first electronic wallet generates a payment card transfer certificate message verifying that the electronic payment card stored in the second storage means is to be transferred to a second electronic wallet, and transmits the payment card transfer certificate message via wireless communication means to the second electronic wallet; the second electronic wallet transmits, to the service providing means, the payment card transfer certificate message that is received; the service providing means performs an examination to establish the validity

of the payment card transfer certificate message that is received, and transmits, to the second electronic wallet, the electronic payment card that is described in the payment card transfer certificate message; and the second electronic wallet stores, in the second storage means thereof, the electronic payment card that is received.

[0135] Therefore, the electronic payment card can be transferred to another person, and usability is improved.

[0136] According to the invention cited in claim 50, the second electronic wallet, upon receiving the payment card transfer certificate message, generates a payment card receipt message confirming that the payment card transfer certificate message has been received, and transmits the payment card receipt message via the wireless communication means to the first electronic wallet; and the first electronic wallet, upon receiving the payment card receipt message, deletes the electronic payment card stored in the second storage means thereof.

[0137] Therefore, the electronic payment card can be precisely transferred, and the problems that may accompany such a transfer can be avoided.

[0138] According to the invention cited in claim 51, a first electronic wallet generates a telephone card transfer certificate message confirming that the electronic telephone card stored in the second storage means is to be transferred to a second electronic wallet, and transmits the telephone card transfer certificate message via wireless communication means to the second electronic wallet; the second electronic wallet transmits, to the service providing means, the telephone card transfer certificate message that is received; the service providing means performs an examination to establish the validity of the telephone card transfer certificate message that is received, and transmits, to the second electronic wallet, the electronic telephone card that is described in the telephone card transfer certificate message; and the second electronic wallet stores, in the second storage means thereof, the electronic telephone card that is received.

[0139] Therefore, the electronic telephone card can be transferred to another person, and usability is improved.

[0140] According to the invention cited in claim 52, the second electronic wallet, upon receiving the telephone card transfer certificate message, generates a telephone card receipt message confirming that the telephone card transfer certificate message has been received, and transmits the telephone card receipt message via the wireless communication means to the first electronic wallet; and the first electronic wallet, upon receiving the telephone card receipt message, deletes the electronic telephone card stored in the second storage means thereof.

[0141] Therefore, the electronic telephone card can be precisely transferred, and the problems that may accompany such a transfer can be avoided.

[0142] According to the invention cited in claim 53, a

first electronic wallet generates a ticket transfer certificate message confirming that the electronic ticket stored in the second storage means is to be transferred to a second electronic wallet, and transmits the ticket transfer certificate message via wireless communication means to the second electronic wallet; the second electronic wallet transmits, to the service providing means, the ticket transfer certificate message that is received; the service providing means performs an examination to establish the validity of the ticket transfer certificate message that is received, and transmits, to the second electronic wallet, an electronic ticket that is described in the ticket transfer certificate message; and the second electronic wallet stores, in the second storage means thereof, the electronic ticket that is received.

[0143] Therefore, the electronic ticket can be transferred to another person, and usability is improved.

[0144] According to the invention cited in claim 54, the second electronic wallet, upon receiving the ticket transfer certificate message, generates a ticket receipt message confirming that the ticket transfer certificate message has been received, and transmits the ticket receipt message via the wireless communication means to the first electronic wallet; and the first electronic wallet, upon receiving the ticket receipt message, deletes the electronic ticket stored in the second storage means thereof. Therefore, the electronic ticket can be precisely transferred, and the problems that may accompany such a transfer can be avoided.

[0145] According to the invention cited in claim 55, the electronic wallet generates and then transmits, to the service providing means, an electronic payment card installation request message requesting the installation of an electronic payment card; the service providing means, upon receiving the payment card installation request message, communicates with the payment card issuing means and receives therefrom an electronic payment card installation request message indicating that the service providing means is requested to install an electronic payment card; the service providing means, upon receiving the request message, generates an electronic payment card using payment card information that is generated by the payment card issuing means and is included in the electronic payment card installation request message, and transmits the electronic payment card to the electronic wallet; and the electronic wallet, upon receiving the electronic payment card stores the electronic payment card in the second storage means thereof.

[0146] Therefore, the owner of the electronic wallet can install an electronic payment card in the electronic wallet anywhere.

[0147] According to the invention cited in claim 56, the electronic payment card installation request message includes electronic payment card installation information that is entered by input means for the electronic wallet and that uniquely describes an electronic payment card that is to be installed.

[0148] Therefore, the owner of the electronic wallet can install a desired electronic payment card in the electronic wallet.

[0149] According to the invention cited in claim 57, the electronic wallet generates and then transmits, to the service providing means, an electronic telephone card installation request message for requesting the installation of an electronic telephone card; the service providing means, upon receiving the telephone card installation request message, communicates with the telephone card issuing means, and receives therefrom an electronic telephone card installation request message indicating that the service providing means is to install an electronic telephone card; the service providing means, upon receiving the request message, generates an electronic telephone card using telephone card information that is generated by the telephone card issuing means and that is included in the electronic telephone card installation request message, and transmits the electronic telephone card to the electronic wallet; and the electronic wallet, upon receiving the electronic telephone card, stores the electronic telephone card in the second storage means thereof.

[0150] Therefore, the owner of the electronic wallet can install an electronic telephone card in the electronic wallet anywhere.

[0151] According to the invention cited in claim 58, the electronic telephone card installation request message includes the electronic telephone card installation information that is entered by input means for the electronic wallet and that uniquely describes an electronic telephone card that is to be installed.

[0152] Therefore, the owner of the electronic wallet can install a desired electronic telephone card in the electronic wallet.

[0153] According to the invention cited in claim 59, the electronic wallet generates and then transmits, to the service providing means, an electronic ticket installation request message requesting the installation of an electronic ticket; the service providing means, upon receiving the ticket installation request message, communicates with the ticket issuing means, and receives therefrom an electronic ticket installation request message indicating that the service providing means is to install an electronic ticket; the service providing means, upon receiving the request message, generates an electronic ticket using ticket information that is generated by the ticket issuing means and is included in the electronic ticket installation request message, and transmits the electronic ticket to the electronic wallet; and the electronic wallet, upon receiving the electronic ticket, stores the electronic ticket in the second storage means thereof.

[0154] Therefore, the owner of the electronic wallet can install an electronic ticket in the electronic wallet anywhere.

[0155] According to the invention cited in claim 60, the electronic ticket installation request message includes

the electronic ticket installation information that is entered by input means for the electronic wallet and that uniquely describes an electronic ticket that is to be installed.

[0156] Therefore, the owner of the electronic wallet can install a desired electronic ticket in the electronic wallet.

[0157] According to the invention cited in claim 61, the electronic payment card installation information, the electronic telephone card installation information or the electronic ticket installation information consists of first identification information describing a type of electronic payment card, a type of electronic telephone card or a type of electronic ticket, and second identification information that uniquely describes an electronic payment card, an electronic telephone card or an electronic ticket, of a type described using the first identification information, that is to be installed. The second identification information is information generated at random.

[0158] Thus, an illegal installation that is performed for amusement can be prevented.

[0159] According to the invention cited in claim 62, the first identification information and the second identification information are represented by 8-digit numerals and 32-digit numerals.

[0160] As a result, using a simple numerical entry, a maximum of 100 million types of electronic payment cards, electronic telephone cards or electronic tickets, and a 10^{32} assortment of a single type can be designated.

[0161] According to the invention cited in claim 63, an object whereon or wherein the electronic payment card installation information, the electronic telephone installation information or the electronic ticket installation information is printed or engraved is employed as sales distribution means or transfer means for the electronic payment card, the electronic telephone card or the electronic ticket.

[0162] Therefore, the owner of the electronic wallet can reduce the communication costs involved in the purchase of such a card or a ticket, while he or she can use it as a gift. Thus, the distribution and the utilization of electronic payment cards, electronic telephone cards and electronic tickets can be improved.

[0163] According to the invention cited in claim 64, a recording medium on which the electronic payment card installation information, the electronic telephone installation information or the electronic ticket installation information is stored is employed as sales distribution means or transfer means for an electronic payment card, an electronic telephone card or an electronic ticket.

[0164] Therefore, the distribution and the utilization of electronic payment cards, electronic telephone cards and electronic tickets can be improved.

[0165] According to the invention cited in claim 65, the service providing means generates and then transmits, to the electronic wallet, a modification command mes-

sage for the modification of the contents of the electronic ticket; and the electronic wallet, upon receiving the modification command message, updates the electronic ticket stored in the second storage means to provide a new electronic ticket as is described in the modification command message.

[0166] As a result, the contents of a ticket that has been issued can be changed at a low cost.

[0167] According to the invention cited in claim 66, the service providing means generates and then transmits, to the electronic wallet, a modification notification message for the modification of the contents of the electronic ticket; the electronic wallet, upon receiving the modification notification message, generates and then transmits, to the service providing means, a reaction selection message acknowledging receipt of the message for the modification of the contents of the electronic ticket; the service providing means, upon receiving the reaction selection message, generates and then transmits, to the electronic wallet, a modification command message instructing the modification of the contents of the electronic ticket; and the electronic wallet, upon receiving the modification command message, updates the electronic ticket stored in the second storage means to provide a new electronic ticket that is described in the modification command message.

[0168] As a result, the owner of the electronic ticket can be notified when there is a change in the contents of a concert, and can update the electronic ticket.

[0169] According to the invention cited in claim 67, the service providing means generates and then transmits, to the electronic wallet, a modification notification message for the modification of the contents of the electronic ticket; the electronic wallet, upon receiving the modification notification message, generates and then transmits, to the service providing means, a reaction selection message requesting a refund for the electronic ticket; the service providing means, upon receiving the reaction selection message, communicates with the settlement processing means to issue a refund for the electronic ticket, and generates and then transmits, to the electronic wallet, a refund receipt message indicating that a refund process has been completed; and the electronic wallet, upon receiving the refund receipt message, deletes the electronic ticket from the second storage means.

[0170] Therefore, the owner of the electronic ticket does not have to visit a ticket retail shop to obtain a refund, and can request and receive a refund anywhere.

[0171] According to the invention cited in claim 68, a computer system in the service providing means comprises:

55 user information processing means for communicating with the electronic wallet and for processing information stored in user information storage means;
merchant information processing means for com-

municating with the electronic payment card settlement means, the electronic telephone card settlement means or the electronic ticket examination means, and for processing information stored in merchant information storage means; settlement processor information processing means for communicating with the electronic settlement processing means, and for processing information stored in settlement processor information storage means; payment card issuer information processing means for communicating with the payment card issuing means, and for processing information stored in payment card issuer information storage means; telephone card issuer information processing means for communicating with the telephone card issuing means, and for processing information stored in telephone card issuer information storage means; ticket issuer information processing means for communicating with the ticket issuing means, and for processing information stored in ticket issuer information storage means; service director information processing means for communicating with the user information processing means, the merchant information processing means, the settlement processor information processing means, the payment card issuer information processing means, the telephone card issuer information processing means and the ticket issuer information processing means, and for interacting with those means while processing data during a service providing process; and service manager information processing means for controlling the generation and the deletion of the user information processing means, the merchant information processing means, the settlement processor information processing means, the payment card issuer information processing means, the telephone card issuer information processing means, the ticket issuer information processing means and the service director information processing means.

[0172] Thus, the calculation function of the computer system can be efficiently distributed among the individual information processing means.

[0173] According to the invention cited in claim 69, the electronic wallet generates and then transmits, to the service providing means, a payment card registration request message requesting that the service providing means register, as an electronic payment card that is to be used by the owner of the electronic wallet, an electronic payment card that is stored in the second storage means; and the service providing means, upon receiving the payment card registration request message, registers the electronic payment card for use in the service director information storage means.

[0174] Therefore, an electronic payment card to be

used and a sleeping electronic payment card can be managed separately, and an efficient service operation is possible.

5 [0175] According to the invention cited in claim 70, the service providing means, upon receiving the payment card registration request message, generates and then transmits, to the electronic wallet, a registered card certificate confirming that the electronic payment card has been registered for use; and the electronic wallet stores, in the second storage means, the registered card certificate that is received and changes the state of the electronic payment card to the usable state.

10 [0176] Since an electronic payment card must be registered before it can be used, if a sleeping electronic payment card that is not registered for use is stolen, it can not be used illegally.

15 [0177] According to the invention cited in claim 71, the electronic wallet generates and then transmits, to the service providing means, a telephone card registration request message requesting that service providing means register, as an electronic telephone card that is to be used by the owner of the electronic wallet, an electronic telephone card that is stored in the second storage means; and the service providing means, upon receiving the telephone card registration request message, registers the electronic telephone card for use in the service director information storage means.

20 [0178] Therefore, an electronic telephone card to be used and a sleeping electronic telephone card can be managed separately, and an efficient service operation is possible.

25 [0179] According to the invention cited in claim 72, the service providing means, upon receiving the telephone card registration request message, generates and then transmits, to the electronic wallet, a registered card certificate confirming that the electronic telephone card has been registered for use; and the electronic wallet stores, in the second storage means, the registered card certificate that is received and changes the state of the electronic telephone card to the usable state.

30 [0180] Since an electronic payment card must be registered before it can be used, if a sleeping electronic payment card that is not registered for use is stolen, it can not be used illegally.

35 [0181] According to the invention cited in claim 73, the electronic wallet generates and then transmits, to the service providing means, a ticket registration request message requesting that the second storage means register, as an electronic ticket that is to be used by the owner of the electronic wallet, an electronic ticket that is stored in the second storage means; and the service providing means, upon receiving the ticket registration request message, registers the electronic ticket for use in the service director information storage means.

40 [0182] Therefore, an electronic ticket to be used and a sleeping electronic ticket can be separately managed, and efficient service operation is possible.

45 [0183] According to the invention cited in claim 74, the

service providing means, upon receiving the ticket registration request message, generates and then transmits, to the electronic wallet, a registered ticket certificate that verifies the electronic ticket has been registered for use; and the electronic wallet stores, in the second storage means, the registered ticket certificate that is received, and changes the state of the electronic ticket to the usable state.

[0184] Since an electronic payment card must be registered before it can be used, if a sleeping electronic payment card that is not registered for use is stolen, it can not be used illegally.

[0185] According to the invention cited in claim 75, the electronic payment card comprises:

a payment card program;
presented card information describing the contents of the electronic payment card when issued; and
a card certificate indicating that the electronic payment card is authentic. The payment card program includes:
electronic payment card state management information; and
payment card program data for specifying an operation to be performed by the electronic payment card. The digital signature of the owner of the service providing means is provided for the presented card information.

[0186] As a result, a settlement performed with and a transfer of the electronic payment card can be safely effected.

[0187] According to the invention cited in claim 76, the payment card program includes a card signature private key that is employed for a digital signature provided for the electronic payment card. The card certificate is a public key certificate verifying that a card signature public key that is paired with the card signature private key is authentic.

[0188] Thus, a digital signature for the electronic payment card can be provided for a message generated by the electronic payment card, and the validity of the message can be verified. According to the invention cited in claim 77, a settlement program module for the electronic payment card includes two cryptographic keys, an accounting device authentication private key and a card authentication public key. The payment card program includes an accounting device authentication public key, which is paired with the accounting device authentication private key, and a card authentication private key, which is paired with the card authentication public key.

[0189] Therefore, the electronic wallet and the electronic payment card settlement means can mutually perform the authentication process, and the safety of a settlement performed with the payment card is improved.

[0190] According to the invention cited in claim 78, the payment card program data includes:

5 a transaction module program for specifying the procedures to be used for message data that are exchanged by the electronic wallet and the electronic payment card settlement means;

a display module program for specifying the manner in which the electronic payment card is to be displayed; and

representative component information for the electronic payment card. A central processing unit in the electronic wallet processes, in accordance with the transaction module program for the electronic payment card, the message data that are exchanged with the electronic payment card settlement means, and displays the representative component information in accordance with the display module program of the electronic payment card, so that on display means the electronic payment card is displayed in the electronic wallet.

20 [0191] Various types of electronic payment cards can be safely issued by employing together the transaction module program, the display module program and the representative component information.

[0192] According to the invention cited in claim 79, a template program that constitutes a model for the electronic payment card is stored in the payment card issuer information storage means for the service providing means.

[0193] Thus, various types of electronic payment cards can be safely issued by individual payment card issuers.

[0194] According to the invention cited in claim 80, the template program for the electronic payment card includes:

35 a transaction module program for the electronic payment card;
a display module program; and
representative component information.

[0195] Therefore, various types of electronic payment cards can be safely issued.

[0196] According to the invention cited in claim 81, the electronic telephone card comprises:

40 a telephone card program;
presented card information describing the contents of the electronic telephone card when issued; and
a card certificate indicating that the electronic telephone card is authentic. The telephone card program includes:

45 electronic telephone card state management information; and

telephone card program data for specifying an operation to be performed by the electronic telephone card. The digital signature of the owner of the service providing means is provided for the presented card information.

[0197] As a result, the settlement of a communication fee by using the telephone card and the transfer of the telephone card can be performed safely.

[0198] According to the invention cited in claim 82, the telephone card program includes a card signature private key that is employed for a digital signature provided for the electronic telephone card. The card certificate is a public key certificate verifying that a card signature public key that is paired with the card signature private key is authentic.

[0199] Thus, a digital signature for the electronic telephone card can be provided for a message generated by the electronic telephone card, and the validity of the message can be verified.

[0200] According to the invention cited in claim 83, a settlement program module for the electronic telephone card includes two cryptographic keys, an accounting device authentication private key and a card authentication public key. The telephone card program includes an accounting device authentication public key, which is paired with the accounting device authentication private key, and a card authentication private key, which is paired with the card authentication public key.

[0201] Therefore, the electronic wallet and the electronic telephone card settlement means can mutually perform the authentication process, and the safety of a settlement performed with the telephone card is improved.

[0202] According to the invention cited in claim 84, the telephone card program data includes:

a transaction module program for specifying the procedures to be used for message data that are exchanged by the electronic wallet and the electronic telephone card settlement means;

a display module program for specifying the manner in which the electronic telephone card is to be displayed; and

representative component information for the electronic telephone card. A central processing unit in the electronic wallet processes, in accordance with the transaction module program for the electronic telephone card, the message data that are exchanged with the electronic telephone card settlement means, and displays the representative component information in accordance with the display module program for the electronic telephone card, so that on display means the electronic telephone card is displayed in the electronic wallet.

[0203] Various types of electronic telephone cards can be safely issued by employing together the transaction module program, the display module program, and the representative component information.

[0204] According to the invention cited in claim 85, a template program that constitutes a model for the electronic telephone card is stored in the telephone card issuer information storage means for the service provid-

ing means.

[0205] Thus, various types of electronic telephone cards can be safely issued by individual telephone card issuers.

5 [0206] According to the invention cited in claim 86, the template program for the electronic telephone card includes:

10 a transaction module program for the electronic telephone card;
a display module program; and
representative component information.

[0207] Therefore, various types of electronic telephone cards can be safely issued.

[0208] According to the invention cited in claim 87, the electronic ticket comprises:

20 a ticket program;
presented ticket information describing the contents of the electronic ticket when issued; and
a ticket certificate indicating that the electronic ticket is authentic. The ticket program includes:
electronic ticket state management information;
and
ticket program data for specifying an operation to be performed by the electronic ticket. The digital signature of the owner of the service providing means is provided for the presented ticket information.

[0209] As a result, the examination and the transfer of the electronic telephone card can be performed safely.

[0210] According to the invention cited in claim 88, the ticket program includes a ticket signature private key that is employed for a digital signature provided for the electronic ticket. The ticket certificate is a public key certificate verifying that a ticket signature public key that is paired with the ticket signature private key is authentic.

[0211] Thus, a digital signature for the electronic ticket can be provided for a message generated by the electronic ticket, and the validity of the message can be verified.

[0212] According to the invention cited in claim 89, an examination program module for the electronic ticket includes two cryptographic keys, a gate authentication private key and a ticket authentication public key. The ticket card program includes a gate authentication public key, which is paired with the gate authentication private key, and a ticket authentication private key, which is paired with the ticket authentication public key.

[0213] Therefore, the electronic wallet and the electronic ticket examination means can mutually perform the authentication process, and the safety of the examination performed for the ticket is improved.

[0214] According to the invention cited in claim 90, the ticket program data includes:

a transaction module program for specifying the procedures to be used for message data that are exchanged by the electronic wallet and the electronic ticket examination means;

a display module program for specifying the manner in which the electronic ticket is to be displayed; and

representative component information for the electronic ticket. A central processing unit in the electronic wallet processes, in accordance with the transaction module program for the electronic ticket, the message data that are exchanged with the electronic ticket examination means, and displays the representative component information in accordance with the display module program for the electronic ticket, so that on display means the electronic ticket is displayed in the electronic wallet.

[0215] Various types of electronic tickets can be safely issued by employing together the transaction module program, the display module program, and the representative component information.

[0216] According to the invention cited in claim 91, a template program that constitutes a model for the electronic ticket is stored in the ticket issuer information storage means for the service providing means.

[0217] Thus, various types of electronic tickets can be safely issued by individual ticket issuers.

[0218] According to the invention cited in claim 92, the template program for the electronic ticket includes:

a transaction module program for the electronic ticket;
a display module program; and
representative component information.

[0219] Therefore, various types of electronic tickets can be safely issued.

[0220] According to the invention cited in claim 93, identification information that describes a payment method selected by the input means for the electronic wallet is included in the payment card application message issued by the electronic wallet when requesting the purchase of an electronic payment card.

[0221] Therefore, the payment method can be selected when an electronic payment card is purchased, and usability is improved.

[0222] According to the invention cited in claim 94, the electronic payment card issuance request message or the electronic payment card installation request message includes template program identification information for designating, in the order to be used for the generation of an electronic payment card, one of a plurality of template programs that are stored in the payment card issuer information storage means.

[0223] Therefore, the payment card issuing means can designate a template program to be used for the electronic payment card, and can issue various types of

electronic payment cards.

[0224] According to the invention cited in claim 95, the electronic payment card issuance request message or the electronic payment card installation request message includes representative component information describing the representative component information to be used for an electronic payment card that is to be generated.

[0225] Therefore, selected representative component information can be employed when an electronic payment card is issued, and a high degree of freedom can be exercised in the selection of the type of electronic payment card that is to be issued.

[0226] According to the invention cited in claim 96, the electronic wallet generates and then transmits, to the service providing means, a payment card registration request message requesting that the service providing means register, as an electronic payment card that is to be used by the owner of the electronic wallet, the electronic payment card stored in the second storage means for the electronic wallet; the service providing means, upon receiving the payment card registration request message, newly generates, for the electronic payment card, a card signature private key, a card signature public key and a registered card certificate for authenticating the card signature public key, registers the electronic payment card for use in the service director information storage means, and then transmits, to the electronic wallet, the card signature private key and the registered card certificate; and the electronic wallet updates the card signature private key and the registered card certificate that are in storage by replacing them with those that have newly been received, and changes the state management information for the electronic payment card to a usable state.

[0227] Since the signature key for the electronic payment card is updated for use by the registration, safety is improved.

[0228] According to the invention cited in claim 97, the electronic wallet employs an electronic payment card, which is selected by input means for the electronic wallet from among those stored in the second storage means, to generate a micro-check message that verifies a payment corresponding to an amount entered by the input means, and transmits the micro-check message to the electronic payment card settlement means.

[0229] Therefore, an electronic payment card to be used can be selected, and usability can be improved.

[0230] According to the invention cited in claim 98, the electronic wallet employs an electronic payment card, which is selected by input means of the electronic wallet from among those stored in the second storage means, to generate a payment offer message that offers a payment corresponding to an amount entered by the input means, and transmits the payment offer message to the electronic payment card settlement means; the electronic payment card settlement means, upon receiving the payment offer message, generates and then trans-

mits, to the electronic wallet, a payment offer response message that assesses a charge corresponding to an amount entered by input means for the electronic payment card settlement means; the electronic wallet, upon receiving the payment offer response message and if the assessed charge is equal to or smaller than an amount entered by the input means for the electronic wallet, subtracts the assessed charge from a remaining amount stored on the electronic payment card, and generates and then transmits, to the electronic payment card settlement means, a micro-check message validating a payment corresponding to the assessed charge; the electronic payment card settlement means stores the received micro-check message in the second storage means for the electronic payment card settlement means, and generates and then transmits, to the electronic wallet, a receipt message confirming that the micro-check message has been received; and the electronic wallet stores the received receipt message in the second storage means for the electronic wallet.

[0231] Since an amount higher than that designated by the owner of the electronic wallet is not paid, safety can be improved.

[0232] According to the invention cited in claim 99, the payment offer message includes:

a payment amount entered by the input means of the electronic wallet;
presented card information and a registered card certificate for the electronic payment card; and state management information to which a digital signature has been added using the card signature private key.

[0233] Therefore, the contents of the electronic payment card to be used for the payment are concisely presented to the electronic payment card settlement means, so that the electronic payment card settlement means can determine whether the card is a valid electronic payment card.

[0234] According to the invention cited in claim 100, the micro-check message includes:

a payment amount;
an amount remaining stored on the electronic payment card;
identification information for the electronic payment card settlement means; and
identification information for the owner of the electronic payment card settlement means. Further, a digital signature is provided for the micro-check message by using the card signature private key for the electronic payment card.

[0235] As a result, the amount of the payment and the person making the payment are verified, and the imposition of an illegal charge by a retail shop can be prevented.

[0236] According to the invention cited in claim 101, the digital signature of the owner of the electronic wallet is also provided for the micro-check message.

[0237] Since a determination is made as to whether or not the micro-check was issued by the owner of the electronic payment card, an examination of the validity of the micro-check can be precisely performed.

[0238] According to the invention cited in claim 102, the micro-check message includes a micro-check issuing number representing the order in which micro-check messages are generated by the electronic payment card.

[0239] Since the matching of the order of generation of the micro-check and the amount remaining can be determined, an examination of the validity of the micro-check can be more precisely performed.

[0240] According to the invention cited in claim 103, at a time designated by the service providing means, the electronic payment card settlement means generates an upload data message that includes data stored in the second storage means for the electronic payment card settlement means, and then transmits the upload data message to the service providing means; the service providing means, upon receiving the upload data message, examines the validity of a micro-check that is included in the upload data message by comparing the micro-check with registration information for the electronic payment card that is registered in the service director information storage means, and generates and then transmits, to the electronic payment card settlement means, an update data message that includes update data for the second storage means for the electronic payment card settlement means; and the electronic payment card settlement means extracts the update data from the update data message that is received, and updates data stored in the second storage means.

[0241] Therefore, the micro-check that has been used can be automatically collected, and can be examined to determine its validity.

[0242] According to the invention cited in claim 104, a first electronic wallet generates a payment card transfer offer message containing an offer to transfer, to a second electronic wallet, an electronic payment card that is stored in the second storage means, and then transmits the payment card transfer offer message, via the wireless communication means, to the second electronic wallet; the second electronic wallet, upon receiving the payment card transfer offer message, generates a payment card transfer offer response message indicating that the contents of the payment card transfer offer message are accepted, and then transmits the payment card transfer offer response message, via the wireless communication means, to the first electronic wallet; and the first electronic wallet, upon receiving the payment card transfer offer response message, generates and then transmits, to the second electronic wallet, a payment card transfer certificate message confirming the

transfer of the electronic payment card to the second electronic wallet.

[0243] Therefore, the side that is to transfer the electronic payment card and the side that is to receive the electronic payment card can perform negotiations concerning the contents.

[0244] According to the invention cited in claim 105, the payment card transfer offer message includes:

presented card information, and a card certificate or a registered card certificate for the electronic payment card;

and

state management information having an added digital signature prepared using a card signature private key.

[0245] Thus, the side to which the electronic payment card is to be transferred can confirm its contents in advance.

[0246] According to the invention cited in claim 106, the payment card transfer offer message includes a public key certificate for the owner of the first electronic wallet; a digital signature of the owner of the first electronic wallet is provided for the payment card transfer offer message; the payment card transfer offer response message includes a public key certificate for the owner of the second electronic wallet; a digital signature of the owner of the second electronic wallet is provided for the payment card transfer offer message; the payment card transfer certificate message includes identification information for the public key certificate of the owner of the first electronic wallet and identification information for the public key certificate of the owner of the second electronic wallet; and a digital signature using a card signature private key for the electronic payment card and a digital signature of the owner of the first electronic wallet are provided for the payment card transfer certificate message.

[0247] Thus, the person to whom the electronic payment card is to be transferred is guaranteed, and even when the payment card transfer certificate is stolen, the unauthorized use of card can be prevented.

[0248] According to the invention cited in claim 107, identification information that describes a payment method selected by the input means of the electronic wallet is included in the telephone card application message issued by the electronic wallet when requesting the purchase of an electronic telephone card.

[0249] Therefore, the payment method can be selected when an electronic telephone card is purchased, and usability is improved.

[0250] According to the invention cited in claim 108, the electronic telephone card issuance request message or the electronic telephone card installation request message includes template program identification information for designating, following the order that is to be used for the generation of electronic telephone

cards, one of a plurality of template programs that are stored in the telephone card issuer information storage means.

5 [0251] Therefore, the telephone card issuing means can designate a template program to be used for the electronic telephone card, and can issue various types of electronic telephone cards.

10 [0252] According to the invention cited in claim 109, the electronic telephone card issuance request message or the electronic telephone card installation request message includes representative component information describing representative component information to be used for an electronic telephone card that is to be generated.

15 [0253] Therefore, selected representative component information can be employed when an electronic telephone card is issued, and a high degree of freedom can be exercised in the selection of the type of electronic telephone cards that is to be issued.

20 [0254] According to the invention cited in claim 110, the electronic wallet generates and then transmits, to the service providing means, a telephone card registration request message requesting that the service providing means register, as an electronic telephone card

25 that is to be used by the owner of the electronic wallet, the electronic telephone card stored in the second storage means for the electronic wallet; the service providing means, upon receiving the telephone card registration request message, newly generates, for the electronic telephone card, a card signature private key, a card signature public key and a registered card certificate for confirming the card signature public key, registers for use the electronic telephone card in the service director information storage means, and then transmits, to the electronic wallet, the card signature private key and the registered card certificate; and the electronic wallet updates the card signature private key and the registered card certificate that are in storage by replacing them with those that have newly been received, and changes the state management information for the electronic telephone card to a usable state.

30 [0255] Since the signature key for the electronic telephone card is updated for use by the registration, safety is improved.

35 [0256] According to the invention cited in claim 111, the electronic wallet employs an electronic telephone card, which is selected by input means for the electronic wallet from among those stored in the second storage means, to generate a micro-check message verifying a payment corresponding to an amount entered by the input means, and transmits the micro-check message to the electronic telephone card settlement means.

40 [0257] Therefore, an electronic telephone card that is to be used can be selected, and usability can be improved.

45 [0258] According to the invention cited in claim 112, the electronic wallet employs an electronic telephone card, which is selected by input means for the electronic

wallet from among those stored in the second storage means, to generate a micro-check call request message requesting a radio communication service in order to communicate with a side that is designated by the input means, and transmits the micro-check call request message to the electronic telephone card settlement means; the electronic telephone card settlement means, upon receiving the micro-check call request message, generates and then transmits, to the electronic wallet, a micro-check call response message for an amount charged that corresponds to a communication fee; the electronic wallet, upon receiving the micro-check call response message, subtracts the amount charged from the remaining amount stored on the electronic telephone card, and generates and then transmits, to the electronic telephone card settlement means, a telephone micro-check message verifying the payment of an amount corresponding to the amount charged; the electronic telephone card settlement means, upon receiving the telephone micro-check message, generates and then transmits, to the electronic wallet, a receipt message confirming the receipt of the telephone micro-check message; and the electronic wallet stores the received receipt message in the second storage means for the electronic wallet.

[0259] Therefore, the communication service provider can charge an amount that corresponds to a fee for a provided wireless communication service.

[0260] According to the invention cited in claim 113, the electronic telephone card settlement means, when radio wireless communication service is provided, generates and then transmits, to the electronic wallet, a communication fee charge message for an amount charged that corresponds to an additional communication fee; the electronic wallet, upon receiving the communication fee charge message, subtracts the amount that is charged from an amount remaining on the electronic telephone card, and generates and then transmits, to the electronic telephone card settlement means, a new telephone micro-check message verifying payment of the total amount charged; the electronic telephone card settlement means generates and then transmits, to the electronic wallet, a receipt message confirming that the telephone micro-check message has been received; the electronic wallet updates a receipt message stored in the second storage means for the electronic wallet by storing therein the receipt message that is newly received; and the electronic telephone card settlement means, when provision of the radio wireless communication service is terminated, stores the latest telephone micro-check message in the second storage means for the electronic telephone card settlement means.

[0261] Therefore, the amount of history information is not increased very much even though the payment of additional fees is effected many times during the communication process.

[0262] According to the invention cited in claim 114,

the micro-check call request message includes:

identification information for the side that is designated by the input means of the electronic wallet; presented card information and a registered card certificate for the electronic telephone card; and state management information accompanied by a digital signature that is provided by using a card signature private key.

[0263] Therefore, the contents of the electronic telephone card that are to be used for payments are presented exactly to the electronic telephone card settlement means, so that the electronic telephone card settlement means can determine whether the card is a valid electronic telephone card.

[0264] According to the invention cited in claim 115, the telephone micro-check message includes:

a payment amount;
a amount remaining stored on the electronic telephone card;
identification information for the electronic telephone card settlement means; and
identification information for the owner of the electronic telephone card settlement means. Further, a digital signature is provided for the telephone micro-check message by using the card signature private key of the electronic telephone card.

[0265] As a result, the amount of the payment and the person making the payment are verified, and the imposition of an illegal charge by the owner of the electronic telephone card settlement means can be prevented.

[0266] According to the invention cited in claim 116, not only the digital signature using the card signature private key for the electronic telephone card, but also the digital signature of the owner of the electronic wallet is provided for the telephone micro-check message.

[0267] Since whether or not the telephone micro-check has been issued is determined by the owner of the electronic telephone card, a precise examination of the validity of the telephone micro-check can be performed.

[0268] According to the invention cited in claim 117, the telephone micro-check message includes a telephone micro-check issuing number representing the order in which telephone micro-check messages are generated by the electronic telephone card.

[0269] Since the matching of the generation order for the telephone micro-check and the amount remaining can be determined, a more precise examination of the validity of the telephone micro-check can be performed.

[0270] According to the invention cited in claim 118, at a time designated by the service providing means, the electronic telephone card settlement means generates an upload data message that includes data stored in the second storage means for the electronic telephone card

settlement means, and then transmits the upload data message to the service providing means; the service providing means, upon receiving the upload data message, examines the validity of a telephone micro-check that is included in the upload data message by comparing the telephone micro-check with registration information for the electronic telephone card that is registered in the service director information storage means, and generates and then transmits, to the electronic telephone card settlement means, an update data message that includes update data for the second storage means for the electronic telephone card settlement means; and the electronic telephone card settlement means extracts the update data from the update data message that is received, and updates data stored in the second storage means.

[0271] Therefore, the telephone micro-check that has been used can be automatically collected, and an examination of its validity can be performed.

[0272] According to the invention cited in claim 119, a first electronic wallet generates a telephone card transfer offer message offering to transfer, to a second electronic wallet, an electronic telephone card that is stored in the second storage means, and transmits the telephone card transfer offer message via the wireless communication means to the second electronic wallet; the second electronic wallet, upon receiving the telephone card transfer offer message, generates a telephone card transfer offer response message indicating that the contents of the telephone card transfer offer message are accepted, and then transmits the telephone card transfer offer response message via the wireless communication means to the first electronic wallet; and the first electronic wallet, upon receiving the telephone card transfer offer response message, generates and then transmits, to the second electronic wallet, a telephone card transfer certificate message confirming the transfer of the electronic telephone card to the second electronic wallet.

[0273] Therefore, the side that is to transfer the electronic telephone card and the side that is to receive the electronic telephone card can negotiate the provisions of the transfer.

[0274] According to the invention cited in claim 120, the telephone card transfer offer message includes:

presented card information and a card certificate or a registered card certificate for the electronic telephone card; and

state management information accompanied by a digital signature added by using a card signature private key.

[0275] Thus, the side to which the electronic telephone card is to be transferred can confirm its contents in advance.

[0276] According to the invention cited in claim 121, the telephone card transfer offer message includes a

public key certificate for the owner of the first electronic wallet; the digital signature of the owner of the first electronic wallet is provided for the telephone card transfer offer message; the telephone card transfer offer response message includes a public key certificate for the owner of the second electronic wallet; the digital signature of the owner of the second electronic wallet is provided for the telephone card transfer offer message; the telephone card transfer certificate message includes identification information for the public key certificate for the owner of the first electronic wallet and identification information for the public key certificate for the owner of the second electronic wallet; and a digital signature using a card signature private key for the electronic telephone card and the digital signature of the owner of the first electronic wallet are provided for the telephone card transfer certificate message. Thus, the person to whom the electronic telephone card is to be transferred is identified, and even if the telephone card transfer certificate is stolen, the unauthorized use of that card can be prevented.

[0277] According to the invention cited in claim 122, identification information that describes a payment method selected by the input means of the electronic wallet is included in the ticket application message issued by the electronic wallet when requesting the purchase of an electronic ticket.

[0278] Therefore, the payment method can be selected when an electronic ticket is purchased, and usability is improved.

[0279] According to the invention cited in claim 123, the electronic ticket issuance request message or the electronic ticket installation request message includes template program identification information for designating, following the order that is to be used for the generation of electronic tickets, one of a plurality of template programs that are stored in the ticket issuer information storage means.

[0280] Therefore, the ticket issuing means can designate a template program to be used for the electronic ticket, and can issue various types of electronic tickets.

[0281] According to the invention cited in claim 124, the electronic ticket issuance request message or the electronic ticket installation request message includes representative component information describing representative component information for an electronic ticket that is to be generated.

[0282] Therefore, selected representative component information can be employed when an electronic ticket is issued, and a high degree of freedom can be exercised in the selection of the type of electronic ticket that is to be issued.

[0283] According to the invention cited in claim 125, the electronic wallet generates and then transmits, to the service providing means, a ticket registration request message requesting that the service providing means register, as an electronic ticket that is to be used by the owner of the electronic wallet the electronic ticket

stored in the second storage means for the electronic wallet; the service providing means, upon receiving the ticket registration request message, newly generates, for the electronic ticket, a ticket signature private key, a ticket signature public key and a registered ticket certificate for verifying the ticket signature public key, registers the electronic ticket for use in the service director information storage means, and then transmits, to the electronic wallet, the ticket signature private key and the registered ticket certificate; and the electronic wallet updates the ticket signature private key and the registered ticket certificate that are stored by replacing them with those that have been newly received, and changes the state management information for the electronic ticket to a usable state.

[0284] Since for use the signature key for the electronic ticket is updated by the registration, safety is improved.

[0285] According to the invention cited in claim 126, the electronic wallet generates a ticket presenting message in which is designated an electronic ticket that is selected, from among those stored in the second storage means, by input means for the electronic wallet, and transmits the ticket presenting message to the electronic ticket examination means.

[0286] Therefore, an electronic ticket that is to be used can be selected, and usability can be improved.

[0287] According to the invention cited in claim 127, the electronic ticket examination means, upon receiving the ticket presenting message, generates and then transmits, to the electronic wallet, a ticket examination message instructing the modification of the electronic ticket to a post-examined state; the electronic wallet, upon receiving the ticket examination message, changes the electronic ticket to the post-examined state, and generates and then transmits, to the electronic ticket examination means, a ticket examination response message that describes the contents of the modified electronic ticket; the electronic ticket examination means stores the received ticket examination response message in the second storage means for the electronic ticket examination means, and generates and then transmits, to the electronic wallet, an examination certificate message certifying that the electronic ticket has been examined; and the electronic wallet stores the received examination certificate message in the second storage means for the electronic wallet. Therefore, the electronic ticket examination means can perform the examination process in consonance with the contents of the ticket that is presented.

[0288] According to the invention cited in claim 128, the ticket presenting message includes:

presented ticket information and a registered ticket certificate for the electronic ticket; and
state management information accompanied by a digital signature provided by using a ticket signature private key.

[0289] Therefore, the contents of the electronic ticket to be used for payment are precisely presented to the electronic ticket examination means, so that the electronic ticket examination means can determine whether the ticket is a valid electronic ticket.

[0290] According to the invention cited in claim 129, the ticket examination response message includes:

state management information for the electronic ticket;
identification information for the electronic ticket examination means; and
identification information for the owner of the electronic ticket examination means. Further, a digital signature is provided for the ticket examination response message by using the ticket signature private key for the electronic ticket.

[0291] As a result, the contents of the electronic ticket that is examined are verified, and an illegal charge imposed by the owner of the electronic ticket examination means can be prevented.

[0292] According to the invention cited in claim 130, the ticket examination response message includes identification information for the electronic ticket examination means and identification information for the owner of the electronic ticket examination means. Further, the digital signature prepared using the ticket signature private key for the electronic ticket and the digital signature of the owner of the electronic wallet are provided for the ticket examination response message.

[0293] Since it can be determined whether or not the ticket examination response message has been issued by the owner of the electronic ticket, a precise examination of the validity of the ticket examination response can be performed.

[0294] According to the invention cited in claim 131, the ticket examination response message includes a ticket examination number representing the order in which ticket examination response messages are generated by the electronic ticket.

[0295] Since the matching of the generation order for the ticket examination response message and the remaining amount can be determined, a more precise examination of the validity of the ticket examination response message can be performed.

[0296] According to the invention cited in claim 132, at a time designated by the service providing means, the electronic ticket examination means generates an upload data message that includes data stored in the second storage means for the electronic ticket examination means, and then transmits the upload data message to the service providing means; the service providing means, upon receiving the upload data message, determines the validity of a ticket examination response that is included in the upload data message by comparing the ticket examination response with registration information for the electronic ticket that is regis-

tered in the service director information storage means, and generates and then transmits, to the electronic ticket examination means, an update data message that includes update data for the second storage means for the electronic ticket examination means; the electronic ticket examination means extracts the update data from the update data message that is received, and updates data stored in the second storage means.

[0297] Therefore, the ticket examination response can be automatically compiled, and its validity can be examined.

[0298] According to the invention cited in claim 133, a first electronic wallet generates a ticket transfer offer message offering to transfer, to a second electronic wallet, an electronic ticket that is stored in the second storage means, and then transmits the ticket transfer offer message via the wireless communication means to the second electronic wallet; the second electronic wallet, upon receiving the ticket transfer offer message, generates a ticket transfer offer response message indicating the contents of the ticket transfer offer message are acceptable, and then transmits the ticket transfer offer response message via the wireless communication means to the first electronic wallet; and the first electronic wallet, upon receiving the ticket transfer offer response message, generates and then transmits, to the second electronic wallet, a ticket transfer certificate message confirming the transfer of the electronic ticket to the second electronic wallet. Therefore, the side that is to transfer the electronic ticket and the side that is to receive the electronic ticket can perform negotiations concerning the contents.

[0299] According to the invention cited in claim 134, the ticket transfer offer message includes:

presented ticket information and a ticket certificate or a registered ticket certificate for the electronic ticket; and

state management information accompanied by a digital signature that is added by using a ticket signature private key.

[0300] Thus, the side to which the electronic ticket is to be transferred can confirm the ticket contents in advance.

[0301] According to the invention cited in claim 135, the ticket transfer offer message includes a public key certificate for the owner of the first electronic wallet; the digital signature of the owner of the first electronic wallet is provided for the ticket transfer offer message; the ticket transfer offer response message includes a public key certificate for the owner of the second electronic wallet; the digital signature of the owner of the second electronic wallet is provided for the ticket transfer offer message; the ticket transfer certificate message includes identification information for the public key certificate for the owner of the first electronic wallet and identification information for the public key certificate for

the owner of the second electronic wallet; and a digital signature using a ticket signature private key for the electronic ticket and the digital signature of the owner of the first electronic wallet are provided for the ticket transfer certificate message.

[0302] Thus, the person to whom the electronic ticket is to be transferred is verified, and even if the ticket transfer certificate is stolen, the unauthorized use of that ticket can be prevented.

[0303] According to the invention cited in claim 136, settlement option information for deciding which procedures to use for settlement is included in the electronic payment card issuance request message, in the electronic telephone card issuance request message or in the electronic ticket issuance request message.

[0304] Thus, the payment card issuer, the telephone card issuer and the ticket issuer can establish procedures to be used for the settlement.

[0305] According to the invention cited in claim 137, 20 the service providing means, upon receiving the electronic payment card issuance request message, the electronic telephone card issuance request message or the electronic ticket issuance request message, generates and then transmits, to the electronic wallet, an electronic payment card, an electronic telephone card or an electronic ticket before performing a price settlement in accordance with the settlement option information.

[0306] Thus, the electronic payment card, the electronic telephone card or the electronic ticket can be issued without the purchaser being delayed.

[0307] According to the invention cited in claim 138, the service providing means, upon receiving the electronic payment card issuance request message, the electronic telephone card issuance request message or the electronic ticket issuance request message, generates and then transmits, to the electronic wallet, an electronic payment card, an electronic telephone card or an electronic ticket, and a temporary receipt message describing the contents of a settlement before performing a price settlement in accordance with the settlement option information.

[0308] Thus, the electronic payment card, the electronic telephone card or the electronic ticket can be issued without the purchaser being delayed.

[0309] According to the invention cited in claim 139, data concerning the electronic payment card, the electronic telephone card and the electronic ticket belonging to the owner of the electronic wallet, and data processed by the central processing unit of the electronic wallet are stored in the second storage means for the electronic wallet or in the user information storage means for the service providing means; the data are managed by describing, in the second storage means for the electronic wallet, identification information for the data, and addresses of the data in the corresponding storage means; when data at an address in the user information storage means are to be processed, the

electronic wallet generates and then transmits, to the service providing means, a remote access request message requesting address data; the service providing means, upon receiving the remote access request message, generates and then transmits, to the electronic wallet, a remote access data message in which the requested data are included; and the electronic wallet, upon receiving the remote access data message, extracts the requested data from the message.

[0310] Therefore, a plurality of electronic payment cards, electronic telephone cards and electronic tickets, and multiple sets of history information can be managed for the electronic, even in a memory having only a limited capacity.

[0311] According to the invention cited in claim 140, the electronic wallet employs a ferroelectric nonvolatile memory as storage means.

[0312] Therefore, the service life of the battery of the electronic wallet can be extended.

[0313] According to the invention cited in claim 141, a ferroelectric nonvolatile memory is employed as storage means for the electronic payment card settlement means.

[0314] Therefore, the service life of the battery for the electronic payment card settlement means can be extended.

[0315] According to the invention cited in claim 142, the object is one whereon or wherein electronic payment card installation information, electronic telephone card installation information, or electronic ticket installation information is printed or engraved in a form readable by a person or reading means.

[0316] Therefore, the electronic payment card, the electronic telephone card or the electronic ticket can be physically distributed along a distribution route.

[0317] According to the invention cited in claim 143, a coating is applied to a portion of the object whereon or wherein the electronic payment card installation information, the electronic telephone card installation information or the electronic ticket installation information is printed or engraved in order to disable the reading of the electronic payment card installation information, the electronic telephone card installation information or the electronic ticket installation information. The coating is removable.

[0318] Thus, the unauthorized dissemination of installation information occurring prior to a purchase can be prevented.

[0319] According to the invention cited in claim 144, to prevent holographic counterfeiting, a micro-character or a micro-pattern is printed on or etched in the object.

[0320] Therefore, the counterfeiting can be prevented.

[0321] According to the invention cited in claim 145, on the recording medium, electronic payment card installation information, electronic telephone card installation information, or electronic ticket installation information is recorded using a form that can be read by recording/reproduction means.

5 [0322] Therefore, the electronic payment card, the electronic telephone card or the electronic ticket can be physically distributed along a distribution route.

[0323] According to the invention cited in claim 146, on the recording medium, a control program for the central processing unit of the electronic wallet cited in one of claims 28 to 139 is stored in a form readable by a computer. Thus, the program can be distributed in a portable form.

10 [0324] According to the invention cited in claim 147, on the recording medium, a control program for the central processing unit of the electronic payment card settlement means cited in one of claims 29 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

15 [0325] According to the invention cited in claim 148, on the recording medium, a control program for the central processing unit of the electronic telephone card settlement means cited in one of claims 32 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

20 [0326] According to the invention cited in claim 149, on the recording medium, a control program for the central processing unit of the electronic ticket examination means cited in one of claims 33 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

25 [0327] According to the invention cited in claim 150, on the recording medium, a processing program for the computer system of the service providing means cited in one of claims 34 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

30 [0328] According to the invention cited in claim 151, on the recording medium, a processing program for the computer system of the settlement processing means cited in one of claims 35 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

35 [0329] According to the invention cited in claim 152, on the recording medium, a processing program for the computer system of the payment card issuing means cited in one of claims 36 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

40 [0330] According to the invention cited in claim 153, on the recording medium, a processing program for the computer system of the telephone card issuing means cited in one of claims 37 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

45 [0331] According to the invention cited in claim 154, on the recording medium, a processing program for the computer system of the ticket issuing means cited in one of claims 38 to 139 is recorded in a form readable by a computer. Thus, the program can be distributed in a portable form.

BRIEF DESCRIPTION OF THE DRAWINGS

[0332]

- Fig. 1 is a block diagram illustrating the arrangement of a mobile electronic commerce system according to one embodiment of the present invention; 5
- Fig. 2A is a diagram for explaining a transfer function according to the embodiment of the present invention; 10
- Fig. 2B is a diagram for explaining the function of an installed card according to the embodiment of the present invention;
- Fig. 3A is a schematic front view of a mobile user terminal in a credit card mode according to the embodiment of the present invention; 15
- Fig. 3B is a schematic rear view of a mobile user terminal in a credit card mode according to the embodiment of the present invention;
- Fig. 3C is a schematic front view of a mobile user terminal in a ticket mode according to the embodiment of the present invention; 20
- Fig. 3D is a schematic front view of a mobile user terminal in a payment card mode according to the embodiment of the present invention;
- Fig. 3E is a schematic front view of a mobile user terminal in a telephone card mode according to the embodiment of the present invention;
- Fig. 3F is a schematic front view of a mobile user terminal in the ticket mode according to a modification of the embodiment of the present invention; 25
- Fig. 3G is a schematic front view of a mobile user terminal in the payment card mode according to a modification of the embodiment of the present invention;
- Fig. 3H is a schematic front view of a mobile user terminal in the telephone card mode according to a modification of the embodiment of the present invention; 30
- Fig. 4 is a schematic diagram illustrating a gate terminal according to the embodiment of the present invention; 40
- Fig. 5 is a schematic diagram illustrating a merchant terminal according to the embodiment of the present invention; 45
- Figs. 6A and 6B are schematic diagrams showing merchant terminals (digital wireless telephone type) according to the embodiment of the present invention; 50
- Fig. 7 is a schematic diagram illustrating an automatic vending machine according to the embodiment of the present invention;
- Fig. 8 is a block diagram illustrating the arrangement of a switching center according to the embodiment of the present invention; 55
- Fig. 9 is a block diagram illustrating the arrangement of a service system according to the embodiment of the present invention;
- Fig. 10 is a block diagram illustrating a settlement system according to the present invention;
- Fig. 11 is a block diagram illustrating a ticket issuing system according to the present invention;
- Fig. 12 is a block diagram illustrating a payment card issuing system according to the present invention;
- Fig. 13 is a block diagram illustrating a telephone card issuing system according to the present invention;
- Figs. 14A and 14B are schematic diagrams illustrating an electronic payment card installation card according to the embodiment of the present invention;
- Figs. 14C and 14D are schematic diagrams illustrating an electronic telephone card installation card according to the embodiment of the present invention;
- Figs. 14E and 14F are schematic diagrams illustrating an electronic ticket installation card according to the embodiment of the present invention;
- Fig. 15 is a block diagram illustrating the arrangement of a mobile user terminal according to the embodiment of the present invention;
- Fig. 16A is a diagram illustrating the arrangement of an internal register in the mobile user terminal according to the embodiment of the present invention;
- Fig. 16B is a diagram showing the bit field structure of an interrupt register in the mobile user terminal according to the embodiment of the present invention;
- Fig. 17 is a specific diagram showing a RAM map for the mobile user terminal according to the embodiment of the present invention;
- Fig. 18 is a specific diagram showing data that are stored in the service data area of the mobile user terminal according to the embodiment of the present invention;
- Fig. 19 is a specific diagram showing the data structure of an electronic ticket according to the embodiment of the present invention;
- Fig. 20 is a specific diagram showing the data structure of an electronic payment card according to the embodiment of the present invention;
- Fig. 21 is a specific diagram showing the data structure of an electronic telephone card according to the embodiment of the present invention;
- Fig. 22 is a block diagram illustrating the arrangement of a gate terminal according to the embodiment of the present invention;
- Fig. 23A is a diagram illustrating the arrangement of an internal register in the gate terminal according to the embodiment of the present invention;
- Fig. 23B is a diagram showing the bit field structure of an interrupt register in the gate terminal according to the embodiment of the present invention;

- Fig. 24 is a specific diagram showing a RAM map for the gate terminal according to the embodiment of the present invention; 5
- Fig. 25 is a specific diagram showing data that are stored in the service data area of the gate terminal according to the embodiment of the present invention;
- Fig. 26 is a block diagram illustrating the arrangement of a merchant terminal according to the embodiment of the present invention; 10
- Fig. 27A is a diagram illustrating the arrangement of an internal register in the merchant terminal according to the embodiment of the present invention;
- Fig. 27B is a diagram showing the bit field structure of an interrupt register in the merchant terminal according to the embodiment of the present invention; 15
- Fig. 28 is a specific diagram showing a RAM map for the merchant terminal according to the embodiment of the present invention; 20
- Fig. 29 is a specific diagram showing data that are stored in the service data area of the merchant terminal according to the embodiment of the present invention; 25
- Fig. 30 is a block diagram illustrating the arrangement of a merchant terminal (digital wireless telephone type) according to the embodiment of the present invention;
- Fig. 31A is a diagram illustrating the arrangement of an internal register in the merchant terminal (digital wireless telephone type) according to the embodiment of the present invention; 30
- Fig. 31B is a diagram showing the bit field structure of an interrupt register in the merchant terminal (digital wireless telephone type) according to the embodiment of the present invention; 35
- Fig. 31C is a diagram showing the bit field structure of a key display register in the merchant terminal (digital wireless telephone type) according to the embodiment of the present invention; 40
- Fig. 32 is a specific diagram showing a RAM map for the merchant terminal (digital wireless telephone type) according to the embodiment of the present invention; 45
- Fig. 33 is a specific diagram showing data that are stored in the service data area of the merchant terminal (digital wireless telephone type) according to the embodiment of the present invention;
- Fig. 34 is a block diagram illustrating the arrangement of an automatic vending machine according to the embodiment of the present invention; 50
- Fig. 35A is a diagram illustrating the arrangement of an internal register in the automatic vending machine according to the embodiment of the present invention;
- Fig. 35B is a diagram showing the bit field structure of an interrupt register in the automatic vending machine according to the embodiment of the present invention;
- machine according to the embodiment of the present invention;
- Fig. 36 is a specific diagram showing a RAM map for the accounting device according to the embodiment of the present invention;
- Fig. 37 is a specific diagram showing data that are stored in the service data area of the accounting device according to the embodiment of the present invention;
- Fig. 38 is a block diagram illustrating the arrangement of an electronic telephone card automatic vending machine according to the embodiment of the present invention;
- Fig. 39 is a specific diagram showing a RAM map for the electronic telephone card accounting device according to the embodiment of the present invention;
- Fig. 40 is a specific diagram showing data that are stored in the service data area of the electronic telephone card accounting device according to the embodiment of the present invention;
- Fig. 41A is a flowchart showing the digital signature processing according to the embodiment of the present invention;
- Fig. 41B is a flowchart showing the digital signature processing according to the embodiment of the present invention;
- Fig. 42A is a flowchart showing the message sealing processing according to the embodiment of the present invention;
- Fig. 42B is a flowchart showing the message sealing processing according to the embodiment of the present invention;
- Fig. 43A is a flowchart showing the closed message decryption processing according to the embodiment of the present invention;
- Fig. 43B is a flowchart showing the closed message decryption processing according to the embodiment of the present invention;
- Fig. 44A is a flowchart showing the digital signature authentication processing according to the embodiment of the present invention;
- Fig. 44B is a flowchart showing the digital signature authentication processing according to the embodiment of the present invention;
- Fig. 45 is a diagram for explaining the processing architecture of the service system according to the embodiment of the present invention;
- Fig. 46 is a specific diagram showing data that are stored for each user in the user information server of the service system according to the embodiment of the present invention;
- Fig. 47 is a specific diagram showing data that are stored in the merchant information server of the service system for one gate terminal, merchant terminals 102 and 103, the accounting device, and the electronic telephone card accounting device;
- Fig. 48 is a specific diagram showing data, for each

transaction processor, that are stored in the transaction processor information server of the service system according to the embodiment of the present invention;

Fig. 49 is a specific diagram showing data, for each ticket issuer, that are stored in the ticket issuer information server of the service system according to the embodiment of the present invention;

Fig. 50 is a specific diagram showing data, for each payment card issuer, that are stored in the payment card issuer information server of the service system according to the embodiment of the present invention;

Fig. 51 is a specific diagram showing data, for each telephone card issuer, that are stored in the telephone card issuer information server of the service system according to the embodiment of the present invention;

Figs. 52A to 52G are specific diagrams showing a user list, a merchant list, a transaction processor list, a ticket issuer list, a payment card issuer list, a telephone card issuer list and a provided service list, all of which are stored in the service director information server of the service system according to the embodiment of the present invention;

Fig. 53 is a specific diagram showing data, for each electronic ticket, that are stored in the service director information server of the service system according to the embodiment of the present invention;

Fig. 54 is a specific diagram showing data, for each electronic payment card, that are stored in the service director information server of the service system according to the embodiment of the present invention;

Fig. 55 is a specific diagram showing data, for each electronic telephone card, that are stored in the service director information server of the service system according to the embodiment of the present invention;

Fig. 56A is a flowchart showing a remote access process performed by the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 56B is a flowchart showing a data update process performed by the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 56C is a flowchart showing a forcible data update process performed by the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 56D is a flowchart showing a data backup process performed by the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 57A is a flowchart showing a remote access process performed by the gate terminal (or the merchant terminal 102 or 103, the accounting device,

or the electronic telephone card accounting device) and the merchant processor;

Fig. 57B is a flowchart showing a data update process performed by the gate terminal (or the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor;

Fig. 57C is a flowchart showing a forcible data update process performed by the gate terminal (or the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor;

Fig. 57D is a flowchart showing a data backup process performed by the gate terminal (or the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor;

Fig. 58 is a flowchart showing ticket order processing according to the embodiment of the present invention;

Fig. 59 is a flowchart showing ticket purchase processing (spontaneous settlement) according to the embodiment of the present invention;

Fig. 60 is a flowchart showing ticket purchase processing (delayed settlement) according to the embodiment of the present invention;

Fig. 61 is a flowchart showing payment card purchase processing (spontaneous settlement) according to the embodiment of the present invention;

Fig. 62 is a flowchart showing payment card purchase processing (delayed settlement) according to the embodiment of the present invention;

Fig. 63 is a flowchart showing telephone card purchase processing (spontaneous settlement) according to the embodiment of the present invention;

Fig. 64 is a flowchart showing telephone card purchase processing (delayed settlement) according to the embodiment of the present invention;

Fig. 65A is a flowchart showing ticket registration processing according to the embodiment of the present invention;

Fig. 65B is a flowchart showing payment card registration processing according to the embodiment of the present invention;

Fig. 65C is a flowchart showing the telephone card registration processing according to the embodiment of the present invention;

Fig. 66 is a flowchart showing ticket setup processing according to the embodiment of the present invention;

Fig. 67 is a flowchart showing ticket examination processing according to the embodiment of the present invention;

Fig. 68 is a flowchart showing payment card settlement processing performed by the mobile user terminal and the merchant terminal 102 (or the

merchant terminal 103) according to the embodiment of the present invention;

Fig. 69 is a flowchart showing payment card settlement processing performed by the mobile user terminal and the automatic vending machine according to the embodiment of the present invention;

Fig. 70 is a flowchart showing telephone card settlement processing according to the embodiment of the present invention;

Fig. 71 is a flowchart showing ticket reference processing according to the embodiment of the present invention;

Fig. 72 is a flowchart showing payment card reference processing according to the embodiment of the present invention;

Fig. 73 is a flowchart showing telephone card reference processing according to the embodiment of the present invention;

Fig. 74 is a flowchart showing ticket transfer processing according to the embodiment of the present invention;

Fig. 75 is a flowchart showing payment card transfer processing according to the embodiment of the present invention;

Fig. 76 is a flowchart showing telephone card transfer processing according to the embodiment of the present invention;

Fig. 77 is a flowchart showing electronic ticket installation processing according to the embodiment of the present invention;

Fig. 78 is a flowchart showing electronic payment card installation processing according to the embodiment of the present invention;

Fig. 79 is a flowchart showing electronic telephone card installation processing according to the embodiment of the present invention;

Fig. 80 is a flowchart showing ticket modification processing for the gate terminal according to the embodiment of the present invention;

Fig. 81 is a flowchart showing ticket modification processing for the mobile user terminal according to the embodiment of the present invention;

Fig. 82 is a flowchart showing ticket refund processing (spontaneous settlement) according to the embodiment of the present invention;

Fig. 83 is a flowchart showing ticket refund processing (delayed settlement) according to the embodiment of the present invention;

Fig. 84 is a flowchart showing real credit settlement processing according to the embodiment of the present invention;

Fig. 85A is a specific diagram showing the data structure of a remote access request that is exchanged between the mobile user terminal and the gate terminal according to the embodiment of the present invention;

Fig. 85B is a specific diagram showing the structure

of remote access data that are exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 86A is a specific diagram showing the data structure of a remote access request that is exchanged between the gate terminal (or the merchant terminal 102 or 103) and the merchant processor according to the embodiment of the present invention;

Fig. 86B is a specific diagram showing the structure of remote access data that are exchanged between the gate terminal (or the merchant terminal 102 or 103) and the merchant processor according to the embodiment of the present invention;

Fig. 87A is a specific diagram showing the data structure of a data update request that is exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 87B is a specific diagram showing the data structure of a data update response that is exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 87C is a specific diagram showing the structure of upload data that are exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 87D is a specific diagram showing the structure of update data that are exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 87E is a specific diagram showing the data structure of a mandatory expiration that is exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 87F is a specific diagram showing the data structure of a data update instruction that is exchanged between the mobile user terminal and the user processor according to the embodiment of the present invention;

Fig. 88A is a specific diagram showing the data structure of a data update request that is exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88B is a specific diagram showing the data structure of a data update response that is exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor according to the

embodiment of the present invention;

Fig. 88C is a specific diagram showing the structure of upload data that are exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88D is a specific diagram showing the structure of update data that are exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88E is a specific diagram showing the data structure of a mandatory expiration that is exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88F is a specific diagram showing the data structure of a data update instruction that is exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone card accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 89A is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the mobile user terminal to the service system according to the embodiment of the present invention;

Fig. 89B is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 90A is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the ticket issuing system to the service system according to the embodiment of the present invention;

Fig. 90B is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 91A is a specific diagram showing the data structure of a ticket purchase order that is transmitted, during the ticket purchase processing, from the mobile user terminal to the service system according to the embodiment of the present invention;

Fig. 91B is a specific diagram showing the data structure of a ticket purchase order that is transmitted, during the ticket purchase processing, from the service system to the ticket issuing system accord-

ing to the embodiment of the present invention;

Fig. 92A is a specific diagram showing the data structure of an electronic ticket issuing commission for the ticket purchase processing according to the embodiment of the present invention;

Fig. 92B is a specific diagram showing the data structure for an electronic ticket issuing in the ticket purchase processing according to the embodiment of the present invention;

Fig. 93A is a specific diagram showing the data structure of a temporary receipt for the ticket purchase processing according to the embodiment of the present invention;

Fig. 93B is a specific diagram showing the data structure of a clearing request in the ticket purchase processing according to the embodiment of the present invention;

Fig. 94A is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the ticket purchase processing, from the settlement system to the service system according to the embodiment of the present invention;

Fig. 94B is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the ticket purchase processing, from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 95A is a specific diagram showing the data structure of a receipt that is transmitted, in the ticket purchase processing, from the ticket issuing system to the service system according to the embodiment of the present invention;

Fig. 95B is a specific diagram showing the data structure of a receipt that is transmitted, in the ticket purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 96A is a specific diagram showing the data structure of a payment card purchase order that is transmitted from the mobile user terminal to the service system according to the embodiment of the present invention;

Fig. 96B is a specific diagram showing the data structure of a payment card purchase order that is transmitted, during the payment card purchase processing, from the service system to the payment card issuing system according to the embodiment of the present invention;

Fig. 97A is a specific diagram showing the data structure of an electronic payment card issuing commission for the payment card purchase processing according to the embodiment of the present invention;

Fig. 97B is a specific diagram showing the data structure of electronic payment card issuing data for the payment card purchase processing accord-

ing to the embodiment of the present invention;

Fig. 98A is a specific diagram showing the data structure of a temporary receipt for the payment card purchase processing according to the embodiment of the present invention;

Fig. 98B is a specific diagram showing the data structure of a clearing request in the payment card purchase processing according to the embodiment of the present invention;

Fig. 99A is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the payment card purchase processing, from the settlement system to the service system according to the embodiment of the present invention;

Fig. 99B is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the payment card purchase processing, from the service system to the payment card issuing system according to the embodiment of the present invention;

Fig. 100A is a specific diagram showing the data structure of a receipt that is transmitted, in the payment card purchase processing, from the payment card issuing system to the service system according to the embodiment of the present invention;

Fig. 100B is a specific diagram showing the data structure of a receipt that is transmitted, in the payment card purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 101A is a specific diagram showing the data structure of a telephone card purchase order that is transmitted from the mobile user terminal to the service system according to the embodiment of the present invention;

Fig. 101B is a specific diagram showing the data structure of a telephone card purchase order that is transmitted, during the payment card purchase processing, from the service system to the telephone card issuing system according to the embodiment of the present invention;

Fig. 102A is a specific diagram showing the data structure of an electronic telephone card issuing commission for the telephone card purchase processing according to the embodiment of the present invention;

Fig. 103B is a specific diagram showing the data structure of an electronic telephone issuing in the telephone card purchase processing according to the embodiment of the present invention;

Fig. 104A is a specific diagram showing the data structure of a temporary receipt for the telephone card purchase processing according to the embodiment of the present invention;

Fig. 103B is a specific diagram showing the data structure of a clearing request in the telephone card purchase processing according to the embodiment

of the present invention;

Fig. 105A is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the telephone card purchase processing, from the settlement system to the service system according to the embodiment of the present invention;

Fig. 104B is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the telephone card purchase processing, from the service system to the telephone card issuing system according to the embodiment of the present invention;

Fig. 106A is a specific diagram showing the data structure of a receipt that is transmitted, in the telephone card purchase processing, from the telephone card issuing system to the service system according to the embodiment of the present invention;

Fig. 105B is a specific diagram showing the data structure of a receipt that is transmitted, in the telephone card purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 107A is a specific diagram showing the data structure of a ticket registration request for the ticket registration processing according to the embodiment of the present invention;

Fig. 106B is a specific diagram showing the data structure of a ticket certificate issuing in the ticket registration processing according to the embodiment of the present invention;

Fig. 108A is a specific diagram showing the data structure of a payment card registration request for the payment card registration processing according to the embodiment of the present invention;

Fig. 107B is a specific diagram showing the data structure of payment card certificate issuing in the payment card registration processing according to the embodiment of the present invention;

Fig. 109A is a specific diagram showing the data structure of a telephone card registration request for the telephone card registration processing according to the embodiment of the present invention;

Fig. 108B is a specific diagram showing the data structure of telephone card certificate issuing in the telephone card registration processing according to the embodiment of the present invention;

Fig. 110A is a specific diagram showing the data structure of an examination object ticket request for the ticket setup processing according to the embodiment of the present invention;

Fig. 109B is a specific diagram showing the data structure of an examination object ticket for the ticket setup processing according to the embodiment of the present invention;

Fig. 111A is a specific diagram showing the data

- structure of a ticket presentation for the ticket examination processing according to the embodiment of the present invention;
- Fig. 110B is a specific diagram showing the structure of ticket examination data for the ticket examination processing according to the embodiment of the present invention;
- Fig. 112A is a specific diagram showing the data structure of a ticket examination response for the ticket examination processing according to the embodiment of the present invention;
- Fig. 111B is a specific diagram showing the data structure of an examination certificate for the ticket examination processing according to the embodiment of the present invention;
- Fig. 113A is a specific diagram showing the data structure of a payment offer for the payment card settlement processing according to the embodiment of the present invention;
- Fig. 112B is a specific diagram showing the data structure of a payment offer response for the payment card settlement processing according to the embodiment of the present invention;
- Fig. 114A is a specific diagram showing the data structure of a micro-check for the payment card settlement processing according to the embodiment of the present invention;
- Fig. 113B is a specific diagram showing the data structure of a receipt for the payment card settlement processing according to the embodiment of the present invention;
- Fig. 115A is a specific diagram showing the data structure of a micro-check call request for the telephone card settlement processing according to the embodiment of the present invention;
- Fig. 114B is a specific diagram showing the data structure of a micro-check call response for the telephone card settlement processing according to the embodiment of the present invention;
- Fig. 116A is a specific diagram showing the data structure of a telephone micro-check for the telephone card settlement processing according to the embodiment of the present invention;
- Fig. 115B is a specific diagram showing the data structure of a receipt for the telephone card settlement processing according to the embodiment of the present invention;
- Fig. 115C is a specific diagram showing the data structure of a communication charge for the telephone card settlement processing according to the embodiment of the present invention;
- Fig. 117A is a specific diagram showing the data structure of a usage report for the ticket reference processing according to the embodiment of the present invention;
- Fig. 116B is a specific diagram showing the data structure of a usage report for the payment card reference processing according to the embodiment of the present invention;
- the present invention;
- Fig. 116C is a specific diagram showing the data structure of a usage report for the telephone card reference processing according to the embodiment of the present invention;
- Fig. 118A is a specific diagram showing the data structure of a ticket transfer offer for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 117B is a specific diagram showing the data structure of a ticket transfer offer response for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 119A is a specific diagram showing the data structure of a ticket transfer certificate for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 118B is a specific diagram showing the data structure of a ticket transfer receipt for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 120A is a specific diagram showing the data structure of a ticket transfer request for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 119B is a specific diagram showing the data structure of a ticket transfer for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 121A is a specific diagram showing the data structure of a card transfer offer for the payment card or the telephone card transfer processing according to the embodiment of the present invention;
- Fig. 120B is a specific diagram showing the data structure of a card transfer offer response for the payment card or the telephone card transfer processing according to the embodiment of the present invention;
- Fig. 122A is a specific diagram showing the data structure of a card transfer certificate for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 121B is a specific diagram showing the data structure of a card transfer receipt for the ticket transfer processing according to the embodiment of the present invention;
- Fig. 123A is a specific diagram showing the data structure of a card transfer request for the payment card or the telephone card transfer processing according to the embodiment of the present invention;
- Fig. 122B is a specific diagram showing the data structure of a payment card transfer for the payment card transfer processing according to the embodiment of the present invention;
- Fig. 122C is a specific diagram showing the data structure of a telephone card transfer for the tele-

phone card transfer processing according to the embodiment of the present invention;

Fig. 124A is a specific diagram showing the data structure of an electronic ticket installation commission for the electronic ticket installation processing according to the embodiment of the present invention;

Fig. 123B is a specific diagram showing the data structure of a ticket installation commission for the electronic ticket installation processing according to the embodiment of the present invention;

Fig. 125A is a specific diagram showing the data structure of an electronic ticket installation commission for the electronic ticket installation processing according to the embodiment of the present invention;

Fig. 124B is a specific diagram showing the structure of electronic ticket installation data for the electronic ticket installation processing according to the embodiment of the present invention;

Fig. 126A is a specific diagram showing the data structure of an electronic payment card installation commission for the electronic payment card installation processing according to the embodiment of the present invention;

Fig. 125B is a specific diagram showing the data structure of a payment card installation commission request for the electronic payment card installation processing according to the embodiment of the present invention;

Fig. 127A is a specific diagram showing the data structure of an electronic payment card installation commission for the electronic payment card installation processing according to the embodiment of the present invention;

Fig. 126B is a specific diagram showing the structure of electronic payment card installation data for the electronic payment card installation processing according to the embodiment of the present invention;

Fig. 128A is a specific diagram showing the data structure of an electronic telephone card installation commission for the electronic telephone card installation processing according to the embodiment of the present invention;

Fig. 127B is a specific diagram showing the data structure of a telephone card installation commission request for the electronic telephone card installation processing according to the embodiment of the present invention;

Fig. 129A is a specific diagram showing the data structure of an electronic telephone card installation commission for the electronic telephone card installation processing according to the embodiment of the present invention;

Fig. 128B is a specific diagram showing the data structure of electronic telephone card installation data;

Fig. 130A is a specific diagram showing the data structure of a modification request for the electronic telephone card installation processing according to the embodiment of the present invention;

Fig. 129B is a specific diagram showing the data structure of a modification notification according to the embodiment of the present invention;

Fig. 131A is a specific diagram showing the structure of reaction selection data according to the embodiment of the present invention;

Fig. 130B is a specific diagram showing the data structure of a modification instruction according to the embodiment of the present invention;

Fig. 132A is a specific diagram showing the data structure of a refund request according to the embodiment of the present invention;

Fig. 131B is a specific diagram showing the data structure of a refund commission according to the embodiment of the present invention;

Fig. 133A is a specific diagram showing the data structure of a temporary refund receipt according to the embodiment of the present invention;

Fig. 132B is a specific diagram showing the data structure of a refund clearing receipt according to the embodiment of the present invention;

Fig. 134A is a specific diagram showing the data structure of a refund clearing completion notification that is transmitted from the settlement system to the service system according to the embodiment of the present invention;

Fig. 133B is a specific diagram showing the data structure of a refund clearing completion notification that is transmitted from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 135A is a specific diagram showing the data structure of a refund receipt that is transmitted from the ticket issuing system to the service system according to the embodiment of the present invention;

Fig. 134B is a specific diagram showing the data structure of a refund receipt that is transmitted from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 136A is a specific diagram showing the data structure of a payment offer for the real credit settlement processing according to the embodiment of the present invention;

Fig. 135B is a specific diagram showing the data structure of a payment offer response for the real credit settlement processing according to the embodiment of the present invention;

Fig. 135C is a specific diagram showing the data structure of an authorization request for the real credit settlement processing according to the embodiment of the present invention;

Fig. 135D is a specific diagram showing the data

structure of a payment request for the real credit settlement processing according to the embodiment of the present invention;

Fig. 135E is a specific diagram showing the data structure of an authorization response for the real credit settlement processing according to the embodiment of the present invention;

Fig. 135F is a specific diagram showing the data structure of a clearing request that is transmitted, in the real credit settlement processing, from the merchant terminal to the service system according to the embodiment of the present invention;

Fig. 137A is a specific diagram showing the data structure of a clearing request that is transmitted, in the real credit settlement processing, from the service system to the transaction processing system according to the embodiment of the present invention;

Fig. 136B is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the real credit settlement processing, from the transaction processing system to the service system according to the embodiment of the present invention;

Fig. 136C is a specific diagram showing the data structure of a clearing completion notification that is transmitted, in the real credit settlement processing, from the service system to the merchant terminal according to the embodiment of the present invention;

Fig. 138A is a specific diagram showing the data structure of a receipt that is transmitted, in the real credit settlement processing, from the merchant terminal to the service system according to the embodiment of the present invention;

Fig. 137B is a specific diagram showing the data structure of a receipt that is transmitted, in the real credit settlement processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 139A is a diagram for explaining a conventional settlement system that employs a prepayment method using a payment card;

Fig. 138B is a diagram for explaining a conventional ticket selling system;

Fig. 139A is a front view of a mobile user terminal according to a second embodiment of the present invention;

Fig. 139B is a rear view of the mobile user terminal according to the second embodiment of the present invention;

Fig. 140 is a block diagram illustrating the arrangement of the mobile user terminal according to the second embodiment of the present invention;

Fig. 141A is a front view of a mobile user terminal according to a third embodiment of the present invention;

Fig. 141B is a rear view of the mobile user terminal

according to the third embodiment of the present invention;

Fig. 141C is a front view of the mobile user terminal in a digital telephone mode where an IC card is not attached to the mobile user terminal according to the third embodiment of the present invention, and a schematic diagram for the IC card;

Fig. 141D is a front view of the mobile user terminal in a credit card mode where the IC card is attached to the mobile user terminal according to the third embodiment of the present invention;

Fig. 142 is a block diagram illustrating the arrangement of the mobile user terminal according to the third embodiment of the present invention;

Fig. 143 is a block diagram illustrating the arrangement of the IC card according to the third embodiment of the present invention; and

Fig. 144 is a specific diagram showing an FeRAM memory map for the IC card according to the third embodiment of the present invention.

[0333] The reference numerals used in the drawings are as follows:

- 25 100, 200: mobile user terminal
- 101: gate terminal
- 102: merchant terminal
- 103: merchant terminal
- 104: automatic vending machine
- 105, 202: switching center
- 106: settlement system
- 107: ticket issuing system
- 108: payment card issuing system
- 109: telephone card issuing system
- 110: service system
- 111: digital public line network
- 112, 113, 114, 201: base station
- 115: telephone terminal
- 207: installation card
- 30 300, 400, 501, 60, 700: infrared communication module (infrared communication port)
- 301, 601, 701: antenna
- 302, 602: receiver/loudspeaker
- 303, 502, 603: LCD
- 304, 504, 604: mode switch
- 305, 605: speech switch
- 306, 606: end switch
- 307, 506, 607: function switch
- 308, 403, 507, 608: number key switch
- 309, 402, 509, 611: power switch
- 310, 609: microphone
- 311, 508, 612: execution switch
- 312, 613: headphone jack
- 313, 314, 315: image display portion
- 401, 702: touch panel LCD
- 404: menu switch
- 405: lock switch
- 406, 510: serial cable

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|--|----|--|
| 503: telephone handset | | 1509, 2212, 2611, 3009: key operator |
| 505: hook switch | | 1510, 2211, 2612, 3010, 3415: loudspeaker |
| 511: cash register | | 1511, 2413, 2613, 3011: audio processor |
| 512: payment card settlement switch | 5 | 1512, 2414, 2614, 3012: audio codec |
| 513: credit clearing switch | | 1513, 2415, 2615, 3013, 3408: channel codec |
| 514: RS-232C cable | | 1514, 3014, 3409: modulator |
| 610: bar code reader | | 1515, 3015, 3410: demodulator |
| 614: card slot | | 1516, 3016, 3412: PLL |
| 703: discharge port | 10 | 1517, 3017, 3411: RF unit |
| 704: product selection switch | | 1518, 3018: battery capacity detector |
| 705: sold out display (LED) | | 1600, 3100, 3500: frame counter |
| 706: sample | | 1601, 3101, 3501: start frame counter |
| 800: electronic telephone card accounting device | | 1602, 2300, 2700, 3102, 3502: clock counter |
| 801: switch | 15 | 1603, 2301, 2701, 3103, 3503: update time register |
| 802: data processor | | 1604, 2302, 2702, 3104, 3504: interrupt register |
| 803: modulator/demodulator | | 1605, 2307, 2703, 3105, 3505: ID register |
| 804: base station controller | | 1606, 2704, 3106, 3506: channel codec control register |
| 900: service server | | 1607, 2705, 3107: audio transmission buffer |
| 901: server director information server | | 1608, 2706, 3108: audio reception buffer |
| 902: user information server | 20 | 1609, 2707, 3109, 3507: data transmission buffer |
| 903: merchant information server | | 1610, 2708, 3110, 3508: data reception buffer |
| 904: transaction processor information server | | 1611, 2303, 2709, 3111: audio processor control register |
| 905: ticket issuer information server | | 1612, 2306, 2710, 3112: key operator control register |
| 906: payment card issuer information server | | 1613, 2711, 3113: audio data encryption key register |
| 907: telephone card issuer information server | 25 | 2203, 2603, 3803: hard disk |
| 908, 1006, 1106, 1206, 1306: management system | | 2207: digital telephone communication unit |
| 909, 910, 1004, 1007, 1104, 1107, 1204, 1207, 1304, 1307: ATM-LAN switch | | 2208, 2608: serial/parallel converter |
| 911, 1005, 1105, 1205, 1305: ATM switch | 30 | 2209, 2609: serial port |
| 1000: transaction server | | 2210: sound controller |
| 1001: subscriber information server | | 2213: external interface |
| 1002: member store information server | | 2304: X coordinate register |
| 1003: transaction information server | | 2305: Y coordinate register |
| 1100: ticket issuing server | 35 | 2308: phone communication control register |
| 1101, 1201, 1301: customer information server | | 2616: digital communication adaptor |
| 1102: ticket issuing information server | | 2617: RS-232C interface |
| 1103: ticket information server | | 3059: memory card |
| 1200: payment card issuing server | | 3114: key display register |
| 1202: payment card issuing information server | | 3413, 3807: external interface |
| 1203: payment card information server | 40 | 3414: control logic unit |
| 1300: telephone card issuing server | | 3416: price calculator |
| 1302: telephone card issuing information server | | 3417: product manager |
| 1303: telephone card information server | | 3418: product output mechanism |
| 1400: electronic payment card installation card | | 3419: CD-ROM drive |
| 1401: electronic telephone card installation card | 45 | 3456: sales mechanism |
| 1402: electronic ticket installation card | | 3455: accounting equipment |
| 1406, 1412, 1418: holographic logo | | 13800: payment card |
| 1407, 1413, 1419: installation card number | | 13801: payment card terminal |
| 1408, 1414, 1420: installation number | | 13802, 13818: center system |
| 1500, 2200, 2600, 3000, 3400, 3800: CPU | 50 | 13816: ticket |
| 1501, 2201, 2601, 3001, 3401, 3801: ROM | | 13817: ticket selling terminal |
| 1502, 2202, 2602, 3002, 3402, 3802: RAM | | |
| 1503, 2204, 2604, 3003, 3403, 3804: EEPROM | | |
| 1504, 2605, 3004: LCD controller | | |
| 1505, 2205, 2606, 3005, 3404, 3805: cryptographic processor | 55 | |
| 1506, 2206, 2607, 3006, 3405, 3806: data codec | | |
| 1508, 2214, 2610, 3008, 3407: control logic unit | | |

BEST MODES FOR CARRYING OUT THE INVENTION

[0334] The best mode of the present invention will now be described while referring to Figs. 1 to 137.

[0335] In an electronic commerce system according to one embodiment of the present invention, a user (individual consumer) purchases, as electronic information, various types of tickets, payment cards or telephone cards through a network. Thereafter, wireless communication is employed for the examination of a ticket when the user enters a hall, for a transaction when the user employs a payment card to purchase a product or to obtain a service, or for a settlement process when the user employs a telephone card to settle a charge incurred by the use of the wireless telephone communication service. Therefore, this system does not require that a ticket be submitted to an usher for examination, or that cash and a receipt be directly exchanged with a clerk at a retail shop when a product is purchased, or that a SIM Card (Subscriber Identify Module Card) be installed in a wireless telephone terminal, such as a portable telephone or a PHS, to monitor calls initiated at the wireless telephone terminal.

[0336] In this specification, this system is called an "electronic commerce system," and the various types of services that can be provided by this system are generally called "mobile electronic commerce services."

[0337] As is shown in the system arrangement diagram in Fig. 1, the mobile electronic commerce service, which provides two types of bi-directional wireless communication functions, comprises: a mobile user terminal 100, which can function as an electronic ticket, an electronic payment card, an electronic telephone card and an electronic credit card (bank card); a gate terminal 101, which can perform an automatic examination process for a ticket; a merchant terminal 102, which can be used for a payment settlement process or a credit settlement process performed at a cash register counter in a retail shop; a merchant terminal 103, which can be used for a payment settlement process or a credit settlement process performed in a mobile environment; an automatic vending machine 104, which has a payment settlement function; a switching center 105 for a digital wireless telephone, which has a payment settlement function that is used for wireless telephone communications; a transaction processing system 106, which can be used to perform a credit settlement process at a credit service company or a settlement company; a ticket issuing system 107, which is used for issuing a ticket at an event company or a ticket issuance company; a payment card issuing system 108, which is used for issuing a payment card at a retail sales company or at a payment card issuance company; a telephone card issuing system 109, which is used for issuing a telephone card for wireless telephone communication at a wireless telephone communication company or a telephone card issuance company; a service

system 110, which constitutes the center of a communication network that connects together the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 14, the switching center 105, the transaction processing system 106, the ticket issuing system 107, the payment card issuing system 108 and the telephone card issuing system 109, and which provides a mobile electronic commerce service; a digital public line network 111, which provides a data transmission path for the network; a wireless telephone base station 112, which connects the mobile user terminal 100 to the switching center 105; a wireless telephone base station 113, which connects the merchant terminal 103 to the digital public line network 111; a wireless telephone base station 114, which connects the automatic vending machine 104 to the digital public line network 111; and a destination telephone terminal 115, which is connected to the digital public line network 111 when in use.

[0338] The mobile user terminal 100 is a portable, wireless telephone terminal that has two types of bi-directional wireless communication functions, infrared communication and digital wireless telephone communication; an electronic ticket function; an electronic payment card function; an electronic telephone card function; and an electronic credit card function.

[0339] The merchant terminal 103 and the automatic vending machine 104 also have two types of bi-directional wireless communication functions. And the gate terminal 101 and the merchant terminal 102 also have the two types of bi-directional communication functions, infrared communication and digital wireless telephone communication.

[0340] The base station 112 has a function, for which a control channel extending to the mobile user terminal 100 is employed, involving the transmission of settlement information that is exchanged by the mobile user terminal 100 and the switching center 105.

[0341] The telephone terminal 115 is an arbitrary telephone terminal to which a connection can be made across the digital public line network 111, and can be either a fixed telephone terminal or a mobile wireless telephone terminal.

[0342] In Fig. 1, reference numeral 116 denotes a transmission path for digital wireless telephone communication between the mobile user terminal 100 and the base station 112; 117, a digital communication line for connecting the base station 112 to the switching center 105; 118, a digital communication line for connecting the switching center 105 and the digital public line network 111; 119, a transmission path for infrared communication conducted between the mobile user terminal 100 and the gate terminal 101; 120, a digital telephone communication line for connecting the gate terminal 101 and the digital public line network 111; 121, a transmission path for infrared communication conducted between the mobile user terminal 100 and the merchant

terminal 102; 122, a digital telephone communication line for connecting the merchant 102 and the digital public line network 111; 123, a transmission path for infrared communication conducted between the merchant terminal 103 and the base station 113; 125, a digital communication line for connecting the base station 113 to the digital public line network 111; 126, a transmission path for infrared communication conducted between the mobile user terminal 100 and the automatic vending machine 104; 127, a transmission path for digital wireless communication conducted between the automatic vending machine 104 and the base station 114; 128, a digital communication line for connecting the base station 114 to the digital public line network 111; 129, a telephone communication line for connecting the telephone terminal 115 to the digital public line network 111; 130, a digital communication line for connecting the digital public line network 111 to the service system 110; 131, a digital communication line for connecting the service system 110 and the transaction processing system 106; 132, a digital communication line for connecting the service system 110 and the ticket issuing system 107; 133, a digital communication line for connecting the service system 110 and the payment card issuing system 108; and 134, a digital communication line for connecting the service system 110 and the telephone card issuing system 109. Through multiplexing, the digital communication lines 130 to 134 especially can serve as multiple communication lines.

[0343] The following system is employed as the normal operating system for the mobile electronic commerce service.

[0344] The transaction processing system 106 is installed at a credit card company, a bank, or a settlement processing company. The ticket issuing system 107 is installed at an event company or a ticket issuance company. The payment card issuing system 108 is installed at a retail sale company or a payment card issuance company. The telephone card issuing system 109 is installed at a wireless telephone communication company or a telephone card issuance company.

[0345] The gate terminal 101 is installed at the entrance to a movie theater or to an event hall, and the merchant terminal 102 is installed at a cash register counter in a retail shop. The merchant terminal 103 is carried by a sales clerk or a person in charge of collecting money, and the mobile user terminal 100 is carried by a consumer. The service system 110 is installed at a company that provides the mobile electronic commerce service.

[0346] Further, the following relationship is assumed as constituting a social relationship among the individual devices that form the mobile electronic commerce system and among the owners of the individual systems.

[0347] A consumer who owns a mobile user terminal 100 enters into a credit service membership contract with a credit card company or a bank, a mobile elec-

tronic commerce service membership contract with a company that provides the mobile electronic commerce service, and a wireless telephone communication service contract with a wireless telephone communication company.

[0348] The owner of the gate terminal 101, for example, a manager of a movie theater or an event hall, has entered into a contract with the owner of the ticket issuing system 107 for handling tickets issued by the ticket issuing system, a mobile electronic commerce service member store contract with a company that provides the mobile electronic commerce service, and a digital telephone communication service contract with a telephone communication company. The owner of the gate terminal 101 may be the same individual who owns the ticket issuing system 107.

[0349] The retail shop that owns the merchant terminal 102 has entered into a contract with the owner of the payment card issuing system 108 for the handling of the payment cards issued by the payment card issuing system, a credit card member store contract with a credit card company or a bank, a mobile electronic commerce service member store contract with a company that provides the mobile electronic commerce service, and a digital telephone communication service contract with a telephone communication company. The owner of the merchant terminal 102 may be the same individual who owns the payment card issuing system 108.

[0350] The owner of the merchant terminal 103 has entered into a contract with the owner of the payment card issuing system 108 for the handling of the payment cards issued by the payment card issuing system, a credit card member store contract with a credit card company or a bank, a mobile electronic commerce service member store contract with a company that provides the mobile electronic commerce service, and a digital telephone communication service contract with a telephone communication company. The owner of the merchant terminal 103 may be the same individual who owns the payment card issuing system 108.

[0351] The owner of the automatic vending machine 104 has entered into a contract with the owner of the payment card issuing system 108 for the handling of the payment cards issued by the payment card issuing system, a mobile electronic commerce service member store contract with a company that provides the mobile electronic commerce service, and a digital telephone communication service contract with a telephone communication company. The owner of the automatic vending machine 104 may be the same individual who owns the payment card issuing system 108.

[0352] The wireless telephone communication company, which is the owner of the switching center 105, has entered in a contract with the owner of the telephone card issuing system 109 for the handling of the telephone cards issued by the telephone card issuing system, and a mobile electronic commerce service member store contract with a company that provides

the mobile electronic commerce service. The wireless telephone communication company may be the owner of the telephone card issuing system 109.

[0353] The owner of the ticket issuing system 107 enters into a credit service member store contract with a credit card company or a bank, a mobile electronic commerce service ticket issuer contract with a company that provides the mobile electronic commerce service, and a digital communication service contract with a communication service company. The company that provides the mobile electronic commerce service may own the ticket issuing system 107.

[0354] The owner of the payment card issuing system 108 enters into a credit service member store contract with a credit card company or a bank, a mobile electronic commerce service ticket issuer contract with a company that provides the mobile electronic commerce service, and a digital communication service contract with a communication service company. The company that provides the mobile electronic commerce service may own the payment card issuing system 108.

[0355] The owner of the telephone card issuing system 109 has entered into a credit service member store contract with a credit card company or a bank, a mobile electronic commerce service ticket issuer contract with a company that provides the mobile electronic commerce service, and a digital communication service contract with a communication service company. The company that provides the mobile electronic commerce service may own the telephone card issuing system 109.

[0356] The company that provides the mobile electronic commerce service has entered into a contract with one or more credit card companies, or banks acting for the credit card companies, or a bank to issue electronic credit cards (bank cards) and to provide a credit card service for a member store who has entered into a contract for the credit service. The mobile electronic commerce service company also has entered into a contract with the owner of the ticket issuing system 107 to act for the ticket issuing system and to issue electronic tickets and to provide a ticket card service; has entered into a contract with the owner of the payment card issuing system 108 to act for the payment card issuing system and to issue electronic payment cards and to provide a payment settlement service; and has entered into a contract with the owner of the telephone card issuing system 109 to act for the telephone card issuing system and to issue electronic telephone cards and to provide a wireless telephone payment settlement service.

[0357] To perform credit settlements using the transaction processing system 106, the settlement processing company has entered into a contract with one or more credit card companies or banks to act for them and to perform the credit settlements.

[0358] When the transaction processing system used to perform credit settlements differs from that for credit

cards, a plurality of transaction processing systems having the same form as the transaction processing system 106 in Fig. 1 are connected to the service system 110 via digital communication lines.

[0359] Similarly, when the ticket issuing system differs, depending on the ticket type, a plurality of ticket issuing systems having the same form as the ticket issuing system 107 in Fig. 1 are connected to the service system 110 via digital communication lines. Also, when the payment card issuing system differs, depending on the payment card type, a plurality of payment card issuing systems having the same form as the payment card issuing system 108 in Fig. 1 are connected to the service system via digital communication lines. And when the telephone card issuing system differs, depending on the telephone card type, a plurality of telephone card issuing systems having the same form as the telephone card issuing system 109 in Fig. 1 are connected to the service system 110 via digital communication lines.

[0360] In order to simplify the following explanation of the system of the present invention, a consumer who owns a mobile user terminal 100 is called a user; a person who owns a merchant terminal 103 or an automatic vending machine 104 for the provision and sale of products and services is called a merchant; a wireless telephone communication company that owns a switching center 105 and provides a wireless telephone communication service is called a communication service provider; a company that owns a service system 110 and provides a mobile electronic commerce service is called a service provider; a credit card company or a settlement processing company that owns a transaction processing system 106 and performs a credit settlement process is called a transaction processor; a person who owns a ticket issuing system 107 and sells tickets is called a ticket issuer; a person who owns a payment card issuing system 108 and sells payment cards is called a payment card issuer; and a person who owns a telephone card issuing system 109 and sells telephone cards is called a telephone card issuer.

[0361] The mobile electronic commerce services that are provided by the system of this invention are generally broken down into four main types: an electronic ticket service, an electronic payment card service, an electronic telephone card service and an electronic credit card service.

[0362] The electronic ticket service is a complete electronic service for the vending of a ticket via a network, the delivery of a ticket that is accomplished subsequent to its purchase, and the use of the ticket.

[0363] Specifically, a user employs the mobile user terminal 100 to purchase a ticket from the ticket issuing system 107. The user receives, from the service system, an electronic ticket consisting of electronic information, and stores and manages the ticket in the mobile user terminal. Then, to use the electronic ticket stored in the mobile user terminal the user presents the mobile user terminal to the gate terminal 101, whereat the elec-

tronic ticket information is extracted and examined.

[0364] The electronic payment card service is a complete electronic service for the vending of a payment card via a network, the delivery of a payment card that is accomplished subsequent to its purchase, and a charge settlement process performed with the payment card.

[0365] Specifically, a user, through the service system 110, employs the mobile user terminal 100 to purchase a payment card from the payment card issuing system 108. Thereafter, the user receives, from the service system, an electronic payment card consisting of electronic information, and stores and manages it in the mobile user terminal. To use the electronic payment card, while in communication with the merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104) the user presents the mobile user terminal, in which the electronic payment card is stored, to the merchant terminal 102, and charge settlement information provided by the electronic payment card is extracted in order to perform a charge settlement process.

[0366] The electronic telephone card service is a complete electronic service for the vending of a telephone card via a network, the delivery of a telephone card that is accomplished subsequent to its purchase, and the use of the telephone card to settle a charge incurred through wireless telephone communication.

[0367] Specifically, a user, through the service system 110, employs the mobile user terminal 100 to purchase a telephone card from the telephone card issuing system 109. Thereafter, the user receives, from the service system, an electronic telephone card consisting of electronic information, and stores and manages it in the mobile user terminal. To use the electronic telephone card, while in communication with the switching center 105 the user presents the mobile user terminal, in which the electronic telephone card is stored, and information is extracted to settle a charge for wireless telephone communication incurred while the electronic telephone card is in use.

[0368] The electronic credit card service is a complete electronic service for which a credit card is used to settle the cost of a ticket, a payment card, or a telephone card that is purchased via a network, and to settle charges incurred at a normal retail shop.

[0369] Specifically, an electronic credit card, which consists of electronic information, is stored in advance and managed in the mobile user terminal 100 and the service system 110. When a user purchases a ticket, a payment card or a telephone card using the service system, through the exchange of data with the transaction processing system 106 the service system presents the card number of the credit card that is designated by the user, and provides credit settlement information to be used to perform a credit settlement process for the purchase cost. To perform a credit settlement process with the merchant terminal 102 (or the merchant terminal

5 103) at a retail shop, settlement information is exchanged by the mobile user terminal and the merchant terminal 102 (or the merchant terminal 103), by the merchant terminal 102 (or the merchant terminal 103) and the service system 110, and by the service system 110 and the mobile user terminal 100. Also, through data communication with the transaction processing system 106, the service system 110 presents the card number of the credit card designated by the user and provides the credit settlement information required to settle an accessed charge.

[0370] A detailed explanation will be given later for the electronic ticket service, the electronic payment card service, the electronic telephone card service and the electronic credit card service.

[0371] For these four services, transmission paths or communication lines are constantly employed for data communication by the individual devices of the system.

[0372] First, the mobile user terminal 100 uses a digital wireless telephone to communicate with the switching center 105 via the transmission path 116, the base station 112 and the digital communication line 117, and with the service system 110 via the digital communication line 118, the digital public line network 111 and the digital communication line 130; and uses infrared communication to communicate with the gate terminal 101 via the transmission path 119, with the merchant terminal 102 via the transmission path 121, with the merchant terminal 103 via the transmission path 123, and with the automatic vending machine 104 via the transmission path 126.

[0373] The gate terminal 101 employs digital telephone communication to communicate with the service system 110 via the digital telephone communication line 120, the digital public line network 111 and the digital communication line 130.

[0374] The merchant terminal 102 employs digital telephone communication to communicate with the service system 110 via the digital telephone communication line 122, the digital public line network 111 and the digital communication line 130.

[0375] The merchant terminal 103 employs digital telephone communication to communicate with the service system 110 via the transmission path 124, the base station 113, the digital communication line 125, the digital public line network 111 and the digital communication line 130.

[0376] The automatic vending machine 104 employs digital telephone communication to communicate with the service system 110 via the transmission path 127, the base station 114, the digital communication line 128, the digital public line network 111 and the digital communication line 130.

[0377] Digital data are exchanged by the service system 110 and the transaction processing system 106 via the digital communication line 131, by the service system 110 and the ticket issuing system 107 via the digital communication line 132, by the service system 110 and

the payment card issuing system 108 via the digital communication line 133, and by the service system 110 and the telephone card issuing system 109 via the digital communication line 134.

[0378] All the information to be exchanged is first encrypted and is then exchanged through communication conducted, between the mobile user terminal 100 and the service system 110, between the gate terminal 101 and the service system 110, between the merchant terminal 102 and the service system 110, between the merchant terminal 103 and the service system 110, between the automatic vending machine 104 and the service system 110, between the switching center 105 and the service system 110, between the service system 110 and the transaction processing system 106, between the service system 110 and the ticket issuing system 107, between the service system 110 and the payment card issuing system 108, and between the service system 110 and the telephone card issuing system 109. A secret key and a public key are employed for encrypting the information, and the encrypted information is electronically closed and transmitted.

[0379] In this system, an electronic ticket, an electronic payment card, or an electronic telephone card stored in the mobile user terminal 100 can be transferred to a different user who owns a mobile user terminal. With this function, multiple tickets can be purchased and transferred to friends, etc., or an electronic payment card or an electronic telephone card can be provided as a gift, so that the usage range can be expanded.

[0380] In Fig. 2A is shown the system configuration where an electronic ticket, an electronic payment card or an electronic telephone card is transferred between mobile user terminals 100 and 200.

[0381] In Fig. 2, reference numeral 203 denotes a transmission path used for infrared communication between the mobile user terminals 100 and 200. The mobile user terminal 200 is connected to the digital public line network 111 via a base station 201 for a digital wireless telephone, a digital communication line 205, a switching center 202 for a digital wireless telephone, and a digital communication line 206.

[0382] Basically, transfer information is exchanged by the mobile user terminals 100 and 200 when transferring an electronic ticket, an electronic payment card or an electronic telephone card. For the exchange of transfer information, infrared communication or digital wireless telephone communication is employed by the mobile user terminals 100 and 200. Generally, when the user of the mobile user terminal 100 and the user of the mobile user terminal 200 are very near each other (within a distance of approximately 1 meter), infrared communication is employed for a transfer process. But when the two users are distant from each other, digital wireless telephone communication is employed for the transfer process.

[0383] To perform the transfer process by employing digital wireless telephone communication, the mobile

user terminal 100 communicates with the mobile user terminal 200 via the transmission path 116, the base station 112, the digital communication line 117, the switching center 105, the digital communication line 118, the digital public line network 111, the digital communication line 206, the switching center 202, the digital communication line 205, the base station 201 and the transmission path 204.

[0384] Actually, the base station 112 and the base station 201, or the switching center 105 and the switching center 202, may be identical to each other in accordance with the geographical positional relationship existing between the mobile user terminals 100 and 200.

[0385] A detailed explanation will be given later for the transfer process employed for an electronic ticket, an electronic payment card or an electronic telephone card.

[0386] In this system, an electronic payment card, an electronic telephone card or an electronic ticket can be procured as a common retail purchase for installation in the mobile user terminal 100. Specifically, an installation card 207 (see Fig. 2B) made of a comparatively low cost material, such as paper, plastic or vinyl chloride, is employed as a distribution medium for the electronic payment card, the electronic telephone card or the electronic ticket.

[0387] For an electronic payment card, for example, the payment card issuer issues an installation card 207 on which is printed identification information (installation information) for a payment card to be issued, and makes the installation card 207 available for sale at a retail sales outlet, such as a convenience store or a kiosk at a station. When a user purchases an installation card or receives one as a gift, he or she employs the mobile user terminal 100, through the service system 110, to request that the payment card issuing system 108 install the electronic payment card. The user then receives the electronic payment card from the service system and installs the electronic payment card in the mobile user terminal 100.

[0388] Similarly, for an electronic telephone card, the telephone card issuer issues an installation card 207 on which identification information (installation information) for a telephone card to be issued is printed, and makes the installation card 207 available for sale at a retail sales outlet. When a user purchases an installation card or receives one as a gift, he or she employs the mobile user terminal 100, through the service system 110, to request that the telephone card issuing system 109 install the electronic telephone card. The user then receives the electronic telephone card from the service system and installs the electronic telephone card in the mobile user terminal 100.

[0389] In the same manner, for an electronic ticket, the ticket issuer issues an installation card 207 on which identification information (installation information) for a ticket to be issued is printed, and makes the installation card 207 available for sale at a retail sales outlet, such

as a convenience store or a theater ticket agency. When a user purchases the installation card or receives it as a gift, he or she employs the mobile user terminal 100, through the service system 110, to request that the ticket issuing system 107 install the electronic ticket. The user then receives the electronic ticket from the service system and installs the electronic telephone card in the mobile user terminal 100.

[0390] The merits of an installation card are that no communication fee is required to purchase an electronic payment card, an electronic telephone card or an electronic ticket, and that actually the installation card can be held in one's hand. In particular, the demand for the installation card for the electronic payment card or for the electronic telephone card can be increased as a gift or a collection item, and this results in the expansion of the range of the usage of the electronic payment card and the electronic telephone card. In addition, the installation card for the electronic ticket adequately provides for the purchase non-seat-reserved tickets, such as those for movies and art exhibitions.

[0391] A detailed explanation of the installation process will be given later using the installation card for the electronic payment card, the electronic telephone card or the electronic ticket.

[0392] The individual components of the system will now be described.

[0393] First, the mobile user terminal 100 will be described.

[0394] Figs. 3A and 3B are a front view and a rear view of the mobile user terminal 100.

[0395] In Fig. 3A, reference numeral 300 denotes an infrared communication port (infrared communication module) used when engaging in infrared communication with the merchant terminal 101; 301, an antenna for receiving and transmitting radio signals for a digital wireless telephone; 302, a receiver loudspeaker; 303, a 120 x 160 pixel color liquid crystal display (LCD); 304, a mode switch for changing the operating mode of the mobile user terminal 100; 305, a speech switch for the digital wireless telephone; 306, an end switch for the digital wireless telephone; 307, a function switch; 308, number key switches; 309, a power switch; and 310, a microphone.

[0396] In Fig. 3B, reference numeral 311 denotes an execution switch used to permit processing when confirmation by a user is required, such as confirmation of the payment of a quoted price and confirmation of the terms agreed to for a settlement; and 312, a headphone jack used for connecting a headphone set.

[0397] The mobile user terminal 100 has six operating modes: a digital wireless telephone mode, a telephone card mode, a payment card mode, a credit card mode, a ticket mode, and a personal information management mode. The mode switch 304 is used to select these modes.

[0398] In Figs. 3A, 3C, 3D and 3E are shown the respective screens displayed on the LCD 303 in the

credit card mode, the ticket mode, the payment card mode and the telephone card mode. In Figs. 3F, 3G and 3H are shown other example screens displayed on the LCD 303 in the ticket mode, the payment card mode and the telephone card mode. While in Figs. 3A, 3C, 3D and 3E only characters are displayed on the screens, in Figs. 3F, 3G and 3H image information, such as the images 313, 314 and 315, is also displayed. In the electronic ticket mode, as in the other modes, the image information is included in the representative component information for an electronic ticket program, which will be described later while referring to Figs. 19, 20 and 21.

[0399] In the digital wireless telephone mode, the mobile user terminal 100 serves as a digital wireless telephone based on the contract with the communication service provider that provides the digital wireless telephone service. In the telephone card mode, the mobile user terminal 100 serves as a digital wireless telephone that employs the electronic telephone card for the payment of a communication charge. Further, the mobile user terminal 100 serves as an electronic payment card in the payment card mode, serves as an electronic credit card in the credit card mode, and serves as an electronic ticket in the ticket mode.

[0400] The personal information management mode is the operating mode used for managing the personal information for a user that is stored in the mobile user terminal 100. In the personal information management mode, the user refers to the personal information and portrait data that are stored, and sets the user setup information.

[0401] Multiple payment cards, telephone cards and electronic tickets can be registered in the mobile user terminal 100 using the purchase and transfer process available on the network, or during the installation process using the installation card.

[0402] The electronic credit card is registered in the mobile user terminal 100 on the assumption that a subject user is a party to a membership contract for credit servicing entered into with a credit card company. When a subject user is a party to multiple credit service membership contracts, multiple credit cards are registered in the mobile user terminal 100.

[0403] When, for example, a user places a call using the mobile user terminal 100, first, he or she manipulates the mode switch 304 and sets the operating mode to the digital wireless telephone mode. Then, the user enters a phone number using the number key switches 308 and depresses the speech switch 305. By employing the above operation, the user can place a call to a destination corresponding to the telephone number that was entered.

[0404] To receive a call at the mobile user terminal 100, the mobile user terminal 100 generates a call reception tone, regardless of the current operating mode. Then, the operating mode can be automatically changed to the digital wireless telephone mode simply by the depression of the speech switch 305 and the user

can answer the call.

[0405] To place a call using the electronic telephone card, first, a user sets the operating mode to the telephone card mode by manipulating the mode switch 304, and employs the function switch 307 (F1 or F2) to select an electronic telephone card to be used to make the payment for the communication charge (to display on the LCD the electronic telephone card to be used for the payment: see Fig. 3E). Then, the user enters the telephone number using the number key switches 308 and depresses the speech switch 305. By employing this operation, the user can place a call to the destination that corresponds to the telephone number that was entered, while the communication charge is subtracted from the credit total held by the electronic telephone card.

[0406] To pay a quoted price using the electronic payment card, first, the user manipulates the mode switch 304 to set the operating mode to the payment card mode, and employs the function switch 307 (F1 or F2) to select a payment card to be used for the payment (to display on the LCD the electronic payment card to be used for the payment: see Fig. 3D). Then, the user enters the payment value using number key switches 308 and depresses the execution switch 311, while directing the infrared communication port 300 toward the merchant terminal 102 of the merchant (or the merchant terminal 103 or the automatic vending machine 104). Through this operation, the mobile user terminal 100 is enabled to engage in infrared communication with the merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104), and can exchange settlement information for setting the terms for the payment to be made using the electronic payment card.

[0407] To pay a quoted price to a merchant using credit, first, a user manipulates the mode switch 304 to set the operating mode to the credit card mode, and then employs the function switch 307 (F1 or F2) to select a credit card to be used for payment (to display on the LCD the electronic credit card to be used for the payment: see Fig. 3A). Then, the user enters the amount of the payment using the number key switches 308 and depresses the execution switch 311, while directing the infrared communication port 300 toward the merchant terminal 102 of the merchant (or the merchant terminal 103). Through this operation, the mobile user terminal 100 is enabled to engage in infrared communication with the merchant terminal 102 (or the merchant terminal 103). The mobile user terminal also participates in digital wireless telephone communication with the service system 100 and transmits the settlement information for credit clearance.

[0408] To present an electronic ticket for electronic ticket examination, first, a user manipulates the mode switch 304 to set the operating mode to the ticket mode, and employs the function switch 307 (F1 or F2) to select a ticket to be presented (to display on the LCD the elec-

tronic ticket to be used: see Fig. 3C). Then, the user depresses the execution switch 311, while directing the infrared communication port 300 toward the gate terminal 101 that is installed at the entrance to a movie theater or an event hall. Through this operation, the mobile user terminal 100 is enabled to engage in infrared communication with the gate terminal 101, and to provide information for the examination of the electronic ticket.

5 [0409] A detailed explanation will be given later to describe the internal structure and the operation of the mobile user terminal 100.

[0410] The gate terminal 101 will now be explained.

10 [0411] Fig. 4 is a diagram showing the external appearance of the gate terminal 101. In Fig. 4, reference numeral 400 denotes an infrared communication module for infrared communication with a mobile user terminal 100; 401, a 6440 x 480 pixel touch panel liquid crystal display (touch panel LCD); 402, a power switch; 15 403, number key switches; 404, a menu switch for changing the display on the touch panel LCD 401 to the menu screen; 405, a lock switch for locking the display on the touch panel LCD 401 and the operation of the gate terminal; and 406, a serial cable used to connect the infrared module 400 to the gate terminal. In addition, at the rear of the gate terminal an RS-232C interface is provided for the connection of an external device, such as a gate opening/closing device.

20 [0412] The gate terminal 101 has two primary operating modes: a ticket examination mode for examining an electronic ticket and a ticket setup mode for setting up an electronic ticket to be examined. To change the operating mode of the gate terminal 101, the menu switch 404 is depressed, which changes the display on the touch panel LCD 401 to the menu screen, and a mode is selected by touching the screen.

25 [0413] In the ticket examination mode, the gate terminal 101 waits until, using infrared communication, an electronic ticket is presented. When a user employs the mobile user terminal 100 to present an electronic ticket, the gate terminal 101 examines that electronic ticket, exchanges examination information with the mobile user terminal, and displays the results on the screen. The operator (merchant) of the gate terminal permits or bars the entry of the user in accordance with the results displayed on the screen. When a gate opening/closing device is connected as an external device, the gate is opened or closed in accordance with the results of the examination.

30 [0414] The lock switch 405 is used when the operator (merchant) leaves the gate terminal 101. The operator locks the screen display and the operation of the gate terminal to prevent the illegal operation of the gate terminal. Once the gate terminal has been locked using the lock switch, it can not be unlocked until a password that was set previously is entered.

35 [0415] In the ticket setup mode, when code information for designating an electronic ticket is entered using

the number key switches 403, a program module (ticket examination module) for examining the designated electronic ticket is downloaded from the service system 100, and the electronic ticket to be examined is set up.

[0416] A detailed explanation of the internal structure and the operation of the gate terminal 101 will be given later.

[0417] The merchant terminal 102 will now be described.

[0418] Fig. 5 is a diagram showing the external appearance of the merchant terminal 102 when, for calculating the price of a product, it is connected by an RS-232C cable 514 to a cash register 511.

[0419] In Fig. 5, reference numeral 501 denotes an infrared communication module for engaging in infrared communication with the mobile user terminal 100; 502, a 320 x 240 pixel color liquid crystal display (LCD); 503, a telephone handset; 504, a mode switch used for changing the operating mode of the merchant terminal 102; 506, a function switch; 507, number key switches; 508, an execution switch for permitting the execution of processing for which confirmation by the merchant is required, such as confirmation of the terms of a settlement and confirmation of the reference results obtained; 509, a power switch; 512, a payment card settlement switch for the cash register 511 for designating a settlement process using a payment card; and 513, a credit settlement switch for designating a the settlement process using credit.

[0420] The merchant terminal includes three operating modes: a digital telephone mode, a merchant mode and a merchant information management mode. These modes are changed by manipulating the mode switch 504. The merchant terminal 102 serves as a digital telephone in the digital telephone mode, and as a settlement terminal for an electronic payment card and electronic credit card in the merchant mode. The merchant information management mode is the operating mode for managing merchant information that is stored in the merchant terminal 102. In the merchant information management mode, the merchant refers to the stored merchant information and sets merchant setup information.

[0421] To make a call from the merchant terminal 102, first, the operator (merchant) of the merchant terminal manipulates the mode switch 304 and sets the operating mode to the digital telephone mode, and then enters a phone number using the number key switches 507. Through the above operation, the operator (merchant) can place a call to a destination corresponding to the telephone number that was entered.

[0422] To receive a call at the merchant terminal 102, the merchant terminal 102 generates a call reception tone, regardless of the current operating mode. Then, simply by raising the telephone handset 503 or depressing the hook switch 505 the operating mode is automatically changed to the telephone mode and the operator (merchant) can answer the call.

[0423] To perform the settlement process, first, the operator (merchant) of the merchant terminal calculates the total charge by adding the price of a product and the tax and transmits it to the user. When the user desires to employ the electronic payment card to make the payment, the operator depresses the payment card settlement switch 512 on the cash register 511. When the user desires to employ the electronic credit card to make the payment, the operator depresses the credit card settlement switch 513 and waits for the user to perform the payment operation at the mobile user terminal 100.

[0424] For the electronic payment card, when the user has performed the payment operation, a message indicating completion of the settlement preparation is displayed on the LCD 502. At this time, the merchant terminal 102 uses infrared communication to exchange settlement information with the mobile user terminal 100, and performs the settlement process using the electronic payment card.

[0425] For the electronic credit card, when the user performs the payment operation, a payment amount entered by the user is displayed on the LCD 502, and then the credit authorization results obtained for the user are displayed. The operator (merchant) confirms the contents and depresses the execution switch 508. Then, a message indicating completion of the settlement setup is displayed on the LCD 502. At this time, the merchant terminal 102 exchanges settlement information with the mobile user terminal 100 and the service system 110, and performs the settlement process using the electronic credit card.

[0426] A detailed explanation of the internal structure and the operation of the merchant terminal 102 will be given later.

[0427] The merchant terminal 103 will now be described.

[0428] Figs. 6A and 6B are a front view and a rear view of the merchant terminal 103.

[0429] In Fig. 6A, reference numeral 600 denotes an infrared communication port (infrared communication module) used when engaging in infrared communication with the mobile user terminal 100; 601, an antenna for receiving and transmitting radio signals for a digital wireless telephone; 602, a receiver loudspeaker; 603, a 180 x 240 pixel color liquid crystal display (LCD); 604, a mode switch for changing the operating mode of the merchant terminal 103; 605, a speech switch for the digital wireless telephone; 606, an end switch for the digital wireless telephone; 607, function switches; 608, number key switches; 609, a microphone; and 610, a bar code reader.

[0430] In Fig. 6B, reference numeral 611 denotes a power switch; 612, an execution switch for permitting the execution of processing that requires the confirmation of the merchant, such as confirmation of the terms of a settlement and confirmation of the results of a credit authorization process; 613, a headphone jack used to

connect a headphone set; and 614, a card slot into which is inserted a memory card on which product information is recorded.

[0431] The merchant terminal 103 has three operating modes: a digital wireless telephone mode, a merchant mode, and a merchant information management mode. These modes are changed by manipulating the mode switch 604. The merchant terminal 103 serves as a digital wireless telephone in the digital wireless telephone mode, and as a settlement terminal for an electronic payment card and as an electronic credit card in the merchant mode. The merchant information management mode is the operating mode used for managing merchant information that is stored in the merchant terminal 103. In the merchant information management mode, the merchant refers to the stored merchant information and sets merchant setup information.

[0432] To make a call from the merchant terminal 103, first, the operator (merchant) of the merchant terminal manipulates the mode switch 604 to set the operating mode to the digital telephone mode and enters a phone number using the number key switches 608. Through the above operation, the operator (merchant) can place a call to a destination corresponding to the telephone number that was entered.

[0433] To receive a call at the merchant terminal 103, regardless of the current operating mode, the merchant terminal 102 generates a call reception tone. Then, the operating mode is automatically changed to the telephone mode simply by the depression of the speech switch 605 and the operator (merchant) can answer the call.

[0434] To perform the settlement process, first, the operator (merchant) of the merchant terminal manipulates the mode switch 604 to set the operating mode to the merchant mode. The operator reads the bar code for a product using the bar code reader 610, and depresses the total switch in the number key switches 608 to calculate the total charge. The operator depresses the total switch again to display the results upside down on the LCD 603, so that the total charge is transmitted and is also provided for the user. When the user desires to make payment using the electronic payment card, the operator depresses the F2 switch of the function switches 607. When the user desires to make payment using the electronic credit card, the operator depresses the F3 switch and waits for the user to perform the payment operation at the mobile user terminal 100.

[0435] For the electronic payment card, when the user has performed the payment operation, a message indicating the completion of the settlement preparation is displayed on the LCD 603. At this time, the merchant terminal 103 exchanges settlement information with the mobile user terminal 100 by using infrared communication, and performs the settlement process using the electronic payment card.

[0436] For the electronic credit card, when the user has performed the payment operation, a payment

amount entered by the user is displayed on the LCD 603, and then the credit authorization results obtained for the user are displayed. The operator (merchant) confirms the contents and depresses the execution switch 612. Then, a message indicating the completion of the settlement setup is displayed on the LCD 603. At this time, the merchant terminal 103 exchanges settlement information with the mobile user terminal 100 and the service system 110, and performs the settlement process using the electronic credit card.

[0437] A detailed explanation of the internal structure and the operation of the merchant terminal 103 will be given later.

[0438] The automatic vending machine 104 will now be described.

[0439] Fig. 7 is a diagram showing the external appearance of the automatic vending machine 104. In Fig. 7, reference numeral 700 denotes an infrared communication port (infrared communication module) used when engaging in infrared communication with the mobile user terminal 100; 701, an antenna used for receiving and transmitting radio signals for a digital wireless telephone; 702, a 640 x 480 pixel color liquid crystal display touch panel (touch panel LCD); 703, a product discharge port; 704, product selection switches; 705, a sold out display (LED); and 706, a sample.

[0440] To purchase a product from the automatic vending machine 104, a user who owns a mobile user terminal touches "purchase" in the operating menu displayed on the touch panel LCD 702, and then depresses a product selection switch 704 to select a desired product. The automatic vending machine counts the number of products selected, and each time a product selection switch 704 is depressed the product count is increased by one, the total charge is calculated, and the names, the volumes and the total charge for the selected products are displayed, along with a button used to signal the start of a payment operation. When the user touches the button signaling the start of a payment operation, the automatic vending machine 104 displays a message on the touch panel LCD requesting payment using the electronic payment card. Then, when the user pays the amount charged using the mobile user terminal, the product is discharged at the discharge port 703 and a message indicating that the settlement preparation has been completed is displayed on the touch panel LCD. After a short pause, the operating menu is again displayed. At this time, the automatic vending machine 104 uses infrared communication to exchange settlement information with the mobile user terminal 100, and uses the electronic payment card to perform the settlement process.

[0441] When the user touches "product information" in the operating menu that is displayed on the touch panel LCD 702 and selects a product using a product selection switch 704, the information concerning the selected product is displayed on the touch panel LCD. The information concerning the product is multimedia informa-

tion, including text, images, video and sound, and sound is output through a loudspeaker that is incorporated in the automatic vending machine 104. Therefore, a CF (Commercial Film) for the product may be output as information concerning the product. Further, when the product is a video, a music CD (Compact Disk) or a packaged media product, such as a software game program, sample information concerning the product may be output on the touch panel LCD and through the loudspeaker.

[0442] A detailed explanation of the internal structure and the operation of the automatic vending machine 104 will be given later.

[0443] The switching center 105 will now be explained.

[0444] Fig. 8 is a block diagram illustrating the arrangement of the switching center 105. In Fig. 8, reference numeral 800 denotes an electronic telephone card accounting device that uses the electronic telephone card to perform the accounting for telephone communication; 801, a switch for performing the switching for a digital wireless telephone network, and the switching for the digital wireless telephone network and the digital public line network 111; 802, a data processor for encoding and decoding sound and data; 803, a modulator/demodulator for performing a multiplexing process and a modulation/demodulation process; and 804, a base station controller for controlling the base station. The digital communication line 117 is used to connect the switching center 105 to the base station 112. Actually, however, multiple base stations are connected to the switching center 105, and reference numerals 805 and 806 denote digital communication lines that are used to connect to the switching center 105 base stations other than the base station 112. Reference numeral 807 denotes a control signal and a data signal exchanged by the electronic telephone card accounting device 800 and the switch 801.

[0445] The electronic telephone card accounting device 800 is operated in response to the initiation of a communication using the electronic telephone card. When the line connection is established, and while the line is connected (during the communication process), the electronic telephone card accounting device employs accounting information received from the switch 801 to exchange settlement information with the mobile user terminal 100 and to use the electronic telephone card to perform the settlement process. At this time, the switch 801 switches the lines in accordance with the terms of the settlement process that is performed by the electronic telephone card accounting device 800.

[0446] A detailed explanation of the internal structure and the operation of the electronic telephone card accounting device 800 will be given later.

[0447] The service system 110 will now be described.

[0448] Fig. 9 is a block diagram illustrating the arrangement of the service system 110. For the mobile

5 electronic commerce service, the service system 110 processes various types of transaction information that is exchanged with the mobile user terminal 100, the gate terminal 101, the merchant terminal 102, the merchant terminal 103, the automatic vending machine 104, the switching center 105 (the electronic telephone card accounting device 800), the transaction processing system 106, the ticket issuing system 107, the payment card issuing system 108, and the telephone card issuing system 109. The service system 100 comprises: a 10 service server 900, for controlling data communication; a service director information server 901, for managing attribute information that concerns the user, the merchant, the communication provider, the transaction processor, the ticket issuer, the payment card issuer and the telephone card issuer and for managing the history information for the service provided by the service system 110; a user information server 902, for managing the user attribute information and the data stored in 15 the mobile user terminal 100; a merchant information server 903, for managing the attribute information for the merchant and the communication provider and for managing data that are stored in the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104 and the electronic telephone card accounting device 800; a transaction processor information server 904, for managing the attribute information for the transaction processor and the history information of the settlement process; a ticket issuer 20 information server 905, for managing the attribute information of the ticket issuer, the history information of the ticket issuing process and a template program for the electronic ticket; a payment card issuer information server 906, for managing the attribute information for the payment card issuer, the history information for the payment card issuing process and a template program for the electronic payment card; a telephone card issuer information server 907, for managing the attribute information for the telephone card issuer, the history information for the telephone card issuing process and a template program for the electronic telephone card; and a management system 908, with which the service provider manages the operation of the service system 110. The servers 900 to 907 and the management system 908 are constituted by one or more computers.

[0449] The service server 900, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907 are respectively connected to an ATM-LAN switch 909 by ATM-LAN cables 914, 915, 916, 917, 918, 919, 920 and 921. The service server 900 accesses, 25 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907. The service server 900 accesses, 30 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907. The service server 900 accesses, 35 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907. The service server 900 accesses, 40 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907. The service server 900 accesses, 45 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907. The service server 900 accesses, 50 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907. The service server 900 accesses, 55 through the ATM-LAN switch 909, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906, and the telephone card issuer information server 907.

mation server 905, the payment card issuer information server 906, and the telephone card issuer information server 907.

[0450] The ATM-LAN switch 909 is connected to an ATM switch 911 by an ATM-LAN cable 912. The digital communication line 130 for connecting the digital public line network 111, the digital communication line 131 for connecting the transaction processing system 106, the digital communication line 132 for connecting the ticket issuing system 107, the digital communication line 133 for connecting the payment card issuing system 108, and the digital communication line 134 for connecting the telephone card issuing system 108 are extended to the ATM switch 911. The service server 900 communicates, via the ATM-LAN switch 909 and the ATM switch 911, with the mobile user terminal 100, the gate terminal 101, the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800, generally the service system 110 is installed in each area (service area) wherein the mobile electronic commerce service is provided. Therefore, a special digital communication line 923 is connected to the ATM switch 911 to establish a connection with a service system in another area. In this case, the service systems share the data and interact with each other for data processing.

[0451] The management system 908 is connected to the ATM-LAN switch 910 by an ATM-LAN cable 922, and also connected to the ATM switch 911 by an ATM-LAN cable 913. In order to manage the operation of the service system 110, the management system 908 accesses the service server 900, the service director information server 901, the user information server 902, the merchant information server 903, the transaction processor information server 904, the ticket issuer information server 905, the payment card issuer information server 906 and the telephone card issuer information server 907 through the ATM-LAN switch 910, the ATM switch 911 and the ATM-LAN switch 909.

[0452] The ATM switch 911 serves as a data communication switch (router) for communication between the outside and the inside of the service system 110, and for service system 110 intercommunication. In addition, the ATM switch 911 serves as a communication adaptor for handling multiple communication systems. For example, when communication is established between the service server 900 and the merchant terminal 102, the merchant terminal 102 and the ATM switch 911 exchange ISDN data packets. The ATM switch 911 converts the ISDN data packets to ATM packets, or vice versa, and exchanges the ATM packets with the service server 900. Similarly, when communication is established between the service server 900 and the mobile user terminal 100, between the service server 900 and the merchant terminal 103, between the service server 900 and the automatic vending machine 104, between the service server 900 and the electronic telephone card accounting device 800, between the service server 900 and the transaction processing system 106, between the service server 900 and the ticket issuing system 107, between the service server 900 and the telephone card issuing system 109, and between the serv-

ice server 900 and the payment card issuing system 108, the ATM switch 911 performs communication data conversions in accordance with the individual communication systems.

5 [0453] In order to reduce the communication charges incurred by the service system 110 when communicating with the mobile user terminal 100, the gate terminal 101, the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800,

10 generally the service system 110 is installed in each area (service area) wherein the mobile electronic commerce service is provided. Therefore, a special digital communication line 923 is connected to the ATM switch 911 to establish a connection with a service system in another area. In this case, the service systems share the data and interact with each other for data processing.

15 [0454] The transaction processing system 106 will now be explained.

20 [0455] Fig. 10 is a block diagram illustrating the arrangement of the transaction processing system 106. The transaction processing system 106 comprises: a transaction process server 1000 for processing settlement information that is exchanged with the service system 110 for an electronic credit card service;

25 a subscriber information server 1001, for managing personal information for a subscriber to the credit service; a member store information server 1002, for managing the information for a store that is a member of the credit service; a transaction information server 1003, for managing the transaction information for a credit settlement; and a management system 1006, with which the transaction processor manages the operation of the transaction processing system 106. The servers 1000 to 1003

30 and the management system 1006 are constituted by one or more computers.

35 [0456] The transaction server 1000, the subscriber information server 1001, the member store information server 1002, and the transaction information server 1003 are respectively connected to an ATM-LAN switch 1004 by ATM-LAN cables 1008, 1009, 1010 and 1011. The transaction server accesses, via the ATM-LAN switch 1004, the subscriber information server 1001, the member store information server 1002, or the transaction information server 1003.

40 [0457] The ATM-LAN switch 1004 is connected to an ATM switch 1005 by an ATM-LAN cable 1013. The digital communication line 131 for establishing a connection with the service system 110 is connected to the ATM switch 1005. The transaction server communicates with the service system 110 via the ATM-LAN switch 1004 and the ATM switch 1005.

45 [0458] In the electronic credit card service, the credit settlement process performed by the transaction processing system 106 is established when, upon receiving a settlement request from the service system 110, the transaction server 1000 updates information for the subscriber information server 1001, the member

store information server 1002 and the transaction information server 1003.

[0459] The ATM switch 1005 is extended not only to the digital communication line 131 for effecting a connection with the service system 110, but also a bank dedicated line 1015 for connecting a bank on-line system, and a dedicated digital line 1016 for connecting the transaction processing system of another transaction processor. The transaction processing system 106 communicates with the bank on-line system and the transaction processing system of another transaction processor, and performs a settlement process between financial institutions.

[0460] The management system 1006 is connected to the ATM-LAN switch 1007 by an ATM-LAN cable 1012, and is also connected to the ATM switch 1005 by an ATM-LAN cable 1014. In order to manage the operation of the service system 110, the management system 1006 accesses the transaction server 1000, the subscriber information server 1001, the member store information server 1002, or the transaction information server 1003 via the ATM-LAN switch 1007, the ATM switch 1005 and the ATM-LAN switch 1004.

[0461] The ATM switch 1005 serves as a data communication switch (router) for communication between the outside and the inside of the transaction processing system 106, and for transaction processing system 106 intercommunication. In addition, the ATM switch 1005 serves as a communication adaptor for handling multiple communication systems. For communication between the transaction server 1000 and the service system 110, between the transaction server 1000 and the bank on-line system, and between the transaction server 1000 and the transaction processing system of another transaction processor, the ATM switch 1005 converts communication data in accordance with the individual communication systems.

[0462] The ticket issuing system 107 will now be explained.

[0463] Fig. 11 is a block diagram illustrating the arrangement of the ticket issuing system 107. The ticket issuing system 107 comprises: a ticket issuing server 1100, for processing settlement information (transaction information) that is exchanged with the service system 110 of the electronic ticket service; a customer information server 1101, for managing the purchase history information for a customer; a ticket issuing information server 1102, for managing information concerning a ticket that has been issued and an installation card; a ticket information server 1103, for managing ticket stock information; and a management system 1106, with which the ticket issuer manages the operation of the ticket issuing system 107. The servers 1100 to 1103 and the management system 1106 are constituted by one or more computers.

[0464] The ticket issuing server 1100, the customer information server 1101, the ticket issuing information server 1102, and the ticket information server 1103 are

respectively connected to an ATM-LAN switch 1104 by ATM-LAN cables 1108, 1109, 1110 and 1111. The ticket issuing server accesses, via the ATM-LAN switch 1104, the customer information server 1101, the ticket information server 1102, or the ticket information server 1103.

[0465] The ATM-LAN switch 1104 is connected to an ATM switch 1105 by an ATM-LAN cable 1113. The digital communication line 132 for connecting the service system 110 is connected to the ATM switch 1105. The ticket issuing server communicates with the service system 110 via the ATM-LAN switch 1104 and the ATM switch 1105.

[0466] In the electronic ticket service, the ticket issuing process performed by the ticket issuing system 107 is established when, upon receiving a request from the service system 110, the ticket issuing server 1100 updates information for the customer information server 1101, the ticket issuing information server 1102 and the ticket information server 1103, and transmits to the service system 110 the ticket information that is to be issued.

[0467] The management system 1106 is connected to the ATM-LAN switch 1107 by an ATM-LAN cable 1112, and is also connected to the ATM switch 1105 by an ATM-LAN cable 1114. In order to manage the operation of the ticket issuing system 107, the management system 1106 accesses the ticket issuing server 1100, the customer information server 1101, the ticket issuing information server 1102, or the ticket issuing information server 1103 via the ATM-LAN switch 1107, the ATM switch 1105 and the ATM-LAN switch 1104.

[0468] The ATM switch 1105 serves as a data communication switch (router) for communication between the outside and the inside of the ticket issuing system 107 and for ticket issuing system 107 intercommunication.

[0469] The payment card issuing system 108 will now be explained.

[0470] Fig. 12 is a block diagram illustrating the arrangement of the payment card issuing system 108. The payment card issuing system 108 comprises: a payment card issuing server 1200, for processing settlement information (transaction information) that is exchanged with the service system 110 of the electronic payment card service; a customer information server 1201, for managing the purchase history information for a customer; a payment card issuing information server 1202, for managing information concerning a payment card that has been issued and an installation card; a payment card information server 1203, for managing payment card stock information; and a management system 1206, with which the payment card issuer manages the operation of the payment card issuing system 108. The servers 1200 to 1203 and the management system 1206 are constituted by one or more computers.

[0471] The payment card issuing server 1200, the customer information server 1201, the payment card issuing information server 1202, and the payment card

information server 1203 are respectively connected to an ATM-LAN switch 1204 by ATM-LAN cables 1208, 1209, 1210 and 1211. The payment card issuing server accesses, via the ATM-LAN switch 1204, the customer information server 1201, the payment card information server 1202, or the payment card information server 1203.

[0472] The ATM-LAN switch 1204 is connected to an ATM switch 1205 by an ATM-LAN cable 1213. The digital communication line 133 for connecting the service system 110 is connected to the ATM switch 1205. The payment card issuing server communicates with the service system 110 via the ATM-LAN switch 1204 and the ATM switch 1205.

[0473] In the electronic payment card service, the payment card issuing process performed by the payment card issuing system 108 is established when, upon receiving a request from the service system 110, the payment card issuing server 1200 updates information for the customer information server 1201, the payment card issuing information server 1202 and the payment card information server 1203, and transmits the payment card information that is to be issued to the service system 110.

[0474] The management system 1206 is connected to the ATM-LAN switch 1207 by an ATM-LAN cable 1212, and is also connected to the ATM switch 1205 by an ATM-LAN cable 1214. In order to manage the operation of the payment card issuing system 108, the management system 1206 accesses the payment card issuing server 1200, the customer information server 1201, the payment card issuing information server 1202, or the payment card issuing information server 1203 via the ATM-LAN switch 1207, the ATM switch 1205 and the ATM-LAN switch 1204.

[0475] The ATM switch 1205 serves as a data communication switch (router) for communication between the outside and the inside of the payment card issuing system 108 and for payment card issuing system 108 intercommunication.

[0476] The telephone card issuing system 109 will now be explained.

[0477] Fig. 13 is a block diagram illustrating the arrangement of the telephone card issuing system 109. The telephone card issuing system 109 comprises: a telephone card issuing server 1300, for processing settlement information (transaction information) that is exchanged with the service system 110 of the electronic telephone card service; a customer information server 1301, for managing the purchase history information for a customer; a telephone card issuing information server 1302, for managing information concerning a telephone card that has been issued and an installation card; a telephone card information server 1303, for managing telephone card stock information; and a management system 1306, with which the telephone card issuer manages the operation of the telephone card issuing system 109. The servers 1300 to 1303 and the manage-

ment system 1306 are constituted by one or more computers.

[0478] The telephone card issuing server 1300, the customer information server 1301, the telephone card issuing information server 1302 and the telephone card information server 1303 are respectively connected to an ATM-LAN switch 1304 by ATM-LAN cables 1308, 1309, 1310 and 1311. The telephone card issuing server accesses, via the ATM-LAN switch 1304, the customer information server 1301, the telephone card information server 1302, or the telephone card information server 1303.

[0479] The ATM-LAN switch 1304 is connected to an ATM switch 1305 by an ATM-LAN cable 1313. The digital communication line 134 for connecting the service system 110 is connected to the ATM switch 1305. The telephone card issuing server communicates with the service system 110 via the ATM-LAN switch 1304 and the ATM switch 1305.

[0480] In the electronic telephone card service, the telephone card issuing process performed by the telephone card issuing system 109 is established when, upon receiving a request from the service system 110, the telephone card issuing server 1300 updates information for the customer information server 1301, the telephone card issuing information server 1302 and the telephone card information server 1303, and transmits the telephone card information that is to be issued to the service system 110.

[0481] The management system 1306 is connected to the ATM-LAN switch 1307 by an ATM-LAN cable 1312, and is also connected to the ATM switch 1305 by an ATM-LAN cable 1314. In order to manage the operation of the telephone card issuing system 109, the management system 1306 accesses the telephone card issuing server 1300, the customer information server 1301, the telephone card issuing information server 1302, or the telephone card issuing information server 1303 via the ATM-LAN switch 1307, the ATM switch 1305 and the ATM-LAN switch 1304.

[0482] The ATM switch 1305 serves as a data communication switch (router) for communication between the outside and the inside of the telephone card issuing system 109 and for telephone card issuing system 109 intercommunication.

[0483] Fig. 14 is a schematic diagram for an installation card for an electronic payment card, an electronic telephone card, or an electronic ticket. Figs. 14A and 14B are diagrams showing the reverse side and the obverse side of an installation card 1400 for an electronic payment card; Figs. 14C and 14D are diagrams showing the reverse side and the obverse side of an installation card 1400 for an electronic telephone card; and Figs. 14E and 14F are diagrams showing the reverse side and the obverse side of an installation card 1400 for an electronic ticket.

[0484] Basically, installation information and information required for installation, such as installation proce-

dures, are printed on the reverse side of the installation card, and a desired design is printed on the obverse side.

[0485] For example, the installation card 1400 for the electronic payment card represents a value of 10,000 (a currency unit, or a unit or a product, or a service to be provided).

[0486] On the reverse side are printed an installation card type 1403, a numerical value 1404 representing the worth of an electronic payment card to be installed; installation procedures 1405; a holographic logo 1406; an installation card number 1407, which represents the type of electronic payment card that is to be installed; and an installation number 1408, which corresponds to an identification number in the same type of electronic payment card.

[0487] The holographic logo 1406, which is difficult to copy, is provided not only for the design but also to prevent the counterfeiting of the installation card. Therefore, to prevent counterfeiting, a micro character or a micro pattern may be printed instead of the holographic logo 1406.

[0488] The installation card number 1407 consists of an arbitrary 8-digit number that represents the electronic payment card type, and is printed as two sets of four numerals each. The installation number 1408 consists of an arbitrary 32-digit number that is selected at random, and is printed as sets of four numerals each that are arranged in four rows and two columns. The combination of the installation card number 1407 and the installation number 1408 constitutes the relevant identification information for the electronic payment card that is to be installed. In order to prevent the leakage of identification information during distribution, a coating is applied to the portion whereon the installation card number 1407 and the installation number 1408 are printed, and the coating must be scratched off before the numbers can be seen. That is, when the installation card is sold or transferred the applied coating is intact, and the coating is not scratched off until the electronic payment card is installed in the mobile user terminal 100.

[0489] During the installation procedures, first, the coating (scratch portion) is removed. Then, the mobile user terminal 100 is set to the payment card mode and the operating menu for the payment card mode is displayed using the function switch (F4). When the menu is selected, the installation screen is displayed. Following this, the installation card number and the installation number are entered and the execution switch is pressed. Through the performance of this operation, installation information is exchanged by the mobile user terminal 100 and the service system 110, and the electronic payment card is installed in the mobile user terminal 100.

[0490] For the installation card 1401 for the electronic telephone card a value of 5,000 (a currency unit, or a unit of the wireless telephone communication service

that is to be provided) is indicated. In the same manner as for the installation card 1400 for the electronic payment card, on the reverse side are printed an installation card type 1409, a numerical value 1410 that represents the worth of an electronic telephone card to be installed; installation procedures 1411; a holographic logo 1412; an 8-digit installation card number 1413 that represents the type of electronic telephone card that is to be installed; and a 32-digit installation number 1414 that corresponds to an identification number for the same type of electronic telephone card. The coating is applied to the portion whereon the installation card number 1413 and the installation card number 1414 are printed.

[0491] During the installation procedures, first, the coating (scratch portion) is removed. Then the mobile user terminal is set to the telephone card mode and the operating menu of the telephone card mode is displayed by using the function switch (F4). When the menu is selected, the installation screen is displayed. Following this, the installation card number and the installation number are entered, and the execution switch is pressed. Through the performance of this operation, installation information is exchanged by the mobile user terminal 100 and the service system 110, and the electronic telephone card is installed in the mobile user terminal 100.

[0492] For an installation card 1402 for an electronic ticket, information concerning the contents of an electronic ticket to be installed, such as the date and place of an event, is printed on the obverse side. And as for the installation card 1400 for the electronic payment card, on the reverse side are printed an installation card type 1415; installation procedures 1417; a holographic logo 1418; an 8-digit installation card number 1419 that represents the type of an electronic ticket to be installed; and a 32-digit installation number 1420 that corresponds to an identification number for the same type of electronic ticket. The coating is applied to the portion whereon the installation card number 1419 and the installation card number 1420 are printed. In addition, an installation limit 1416 for an electronic ticket is printed on the reverse side of the installation card 1402 for the electronic ticket.

[0493] During the installation procedures, first, the coating (scratch portion) is removed. Then, the mobile user terminal is set to the ticket mode and the operating menu for the ticket mode is displayed by using the function switch (F4). When the menu is selected, the installation screen is displayed. Following this, the installation card number and the installation number are entered and the execution switch is depressed. Through the performance of this operation, installation information is exchanged by the mobile user terminal 100 and the service system 110, and the electronic ticket is installed in the mobile user terminal 100.

[0494] In the above description, the installation card has the shape of a card composed of paper, plastic or

vinyl chloride. However, any shape can be employed so long as it can be handled by normal distribution channels and so long as installation information that corresponds to the installation card number and the installation number can be recorded thereon. A desired form can be employed to record the installation information. For example, in printed material, such as a book or a magazine, installation information may be recorded on one of the pages, or installation information may be printed on the surface or the label of a three-dimensional product, such as a beverage can. Further, the installation information may be recorded as electronic information in a software package, such as a computer software program.

[0495] When an installation card and another product are combined, the two can be employed as a lottery prize, or can be distributed and sold as a composite product. Further, the distribution costs for the installation card can be reduced, its range of usage can be expanded, and its popularity can be increased.

[0496] An explanation will now be given for the hierarchical data management function performed between the service system 110 and the mobile user terminal 100, the gate terminal 101, the merchant terminal 102, the merchant terminal 103, the automatic vending machine 104, or the electronic telephone card accounting device 800.

[0497] Since the system of the invention handles information concerning a money transaction, such as the purchase of an electronic payment card and the settlement process performed using that card, high security is required. It is one object of this system to provide a simple operation that makes it possible for an ordinary user to handle information at a high level of security and in a mobile environment.

[0498] To implement this system function, the service system 110 manages the data stored in the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, and the electronic telephone card accounting device 800. The service system 110 stores master data for the data stored in the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, and the electronic telephone card accounting device 800. Periodically, the data are mutually updated by the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104 and the electronic telephone card accounting device 800, and the service system 110. At this time, the service system 110 compares the master data with the data stored in the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104 and the electronic telephone card accounting device 800, and determines whether an illegal alteration has been performed. The internal data are updated so that information that is frequently accessed, or comparatively new information is stored on the local

storage medium (a RAM or a hard disk) belonging to the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, or the electronic telephone card accounting device 800.

[0499] With this function, an illegal act by a user or a merchant can be prevented, and the loss of data due to an accident can be prevented, thereby increasing the safety of the system. In addition, the owners of the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, and the electronic telephone card accounting device 800 do not have to back up internally stored data, and only a small memory capacity is required for the local storage medium for the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, or the electronic telephone card accounting device 800. As a result, the manufacturing costs and the sizes of these devices can be reduced. Hereinafter, this function is called a network hierarchical storage and management function.

[0500] When the mobile user terminal 100, the gate terminal 101 and the merchant terminals 102 and 103 access the data stored in the service system 110, the network hierarchical storage and management function downloads the data from the service system 110. The data updating process is a process whereby the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, or the electronic telephone card accounting device 800 periodically accesses the service system to update internally stored data. The forcible data updating process is a process whereby the service system forcibly updates the data stored in the mobile user terminal 100, the gate terminal 101, the merchant terminals 102 and 103, the automatic vending machine 104, or the electronic telephone card accounting device 800. The data backup process is a process whereby the mobile user terminal 100 or the merchant terminal 103 automatically makes a backup of the internal data in the service system when the remaining battery power is reduced to a specific level.

[0501] In Fig. 56A is shown the remote access processing performed by the mobile user terminal 100 and the service system 110.

[0502] To access data in the service system, the mobile user terminal 100 transmits to the service system a remote access request 5600, which is a data request message. Upon receiving the remote access request 5600, the service system generates remote access data 5601, which is a message that includes the requested data, and transmits it to the mobile user terminal 100. The mobile user terminal 100 then accesses the received data.

[0503] Similarly, in Fig. 57A is shown the remote access processing performed by the service system 110 and the gate terminal 101, or the merchant terminal

102 or 103.

[0504] To access data in the service system, the gate terminal 101 (or the merchant terminal 102 or 103) transmits to the service system a remote access request 5700, which is a data request message. Upon receiving the remote access request 5700, the service system generates remote access data 5701, which is a message that includes the requested data, and transmits it to the gate terminal 101 (the merchant terminal 102 or 103). The gate terminal 101 (the merchant terminal 102 or 103) then accesses the received data.

[0505] In Fig. 56B is shown the data update processing performed by the mobile user terminal 100 and the service system 110.

[0506] When a time designated in advance by the service system is reached, the mobile user terminal 100 transmits to the service system 110 a data update request 5602, which is a message requesting the performance of a process for updating the internal data. The service system 110 generates a data update response 5603, which is a message indicating the range of the data that is to be uploaded to the service system, and transmits it to the mobile user terminal 100.

[0507] The mobile user terminal 100 generates the data to be uploaded to the service system, and transmits to the service system upload data 5604, which is a message for the uploading of the internal data of the mobile user terminal to the service system.

[0508] The service system examines the received data, generates data to update the internal data of the mobile user terminal 100, and transmits to the mobile user terminal 100 update data 5605, which is a message for the updating of the internal data held by the mobile user terminal 100. Upon receiving the update data 5605, the mobile user terminal 100 updates the internal data.

[0509] When the service system discovers an illegal alteration in the downloaded data, instead of the update data 5605 the service system transmits a mandatory expiration 5605', which is a message for the halting of the function of the mobile user terminal.

[0510] Likewise, in Fig. 57B is shown the data updating processing performed by the service system 110 and the gate terminal 101, the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800.

[0511] When the time designated in advance by the service system is reached, the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800) transmits to the service system 110 a data update request 5702, which is a message requesting the performance of the process for updating the internal data. The service system 110 generates a data update response 5703, which is a message indicating the range of the data to be uploaded to the service system, and transmits it to the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending

machine 104, or the electronic telephone card accounting device 800).

[0512] The gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800) generates the data to be uploaded to the service system, and transmits to the service system upload data 5704, which is a message for the uploading of the internal data to the service system 110.

[0513] The service system examines the downloaded data, generates data to update the internal data of the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800), and transmits update data 5705, which is a message for the updating of the internal data, to the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800). Upon receiving the update data 5705, the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800) updates the internal data.

[0514] When the service system discovers an illegal alteration in the downloaded data, instead of the update data 5705 the service system transmits a mandatory expiration 5705', which is a message for the halting of the function of the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800).

[0515] In Fig. 56C is shown the forcible data updating processing performed by the mobile user terminal 100 and the service system 110.

[0516] When internal data belonging to the mobile user terminal 100 must be updated quickly because, for example, the terms of a contract with a user have been changed, first, the service system 110 generates a data update instruction 5606, which is a message instructing the mobile user terminal 100 to perform the forcible data updating process, and transmits it to the mobile user terminal 100.

[0517] The mobile user terminal 100 generates data to be uploaded to the service system, and transmits, to the service providing system, upload data 5607, which is a message directing the uploading of the internal data held by the mobile user terminal.

[0518] The service system examines the downloaded data, generates data for updating the mobile user terminal 100 and transmits to the mobile user terminal 100 update data 5608, which is a message directing the updating of the data held by the mobile user terminal 100. Upon receiving the update data 5608 the mobile user terminal 100 updates the internal data.

[0519] When the service system discovers an illegal alteration in the downloaded data, instead of the update data 5608 the service system transmits a mandatory expiration 5608', which is a message for the halting of

the function of the mobile user terminal.

[0520] In Fig. 57C is shown the forcible data updating processing performed by the service system 110 and the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800).

[0521] When the data held by the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800) must be updated quickly because, for example, the terms of a contract with a user have been changed, first, the service system 110 generates a data update instruction 5706, which is a message instructing the performance of the forcible data updating process by the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104, or the electronic telephone card accounting device 800), and transmits it to the mobile user terminal 100.

[0522] The gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800), generates data to be uploaded to the service system, and transmits upload data 5707, which is a message for uploading the internal data to the service system 100, and transmits it to the service system.

[0523] The service system examines the downloaded data, generates data for updating the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800), and transmits update data 5708, which is a message for updating the data held by the mobile user terminal 100, to the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800). The gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800) receives the update data 5708 and updates the internal data.

[0524] When the service system discovers an illegal alteration in the downloaded data, instead of the update data 5708 the service system transmits a mandatory expiration 5708', which is a message for the halting of the function of the gate terminal 101 (the merchant terminal 102 or 103, the automatic vending machine 104 or the electronic telephone card accounting device 800).

[0525] In Fig. 56D is shown the data backup processing performed by the mobile user terminal 100 and the service system 110. The data backup process is performed substantially in the same manner as for the data updating process. It should be noted, however, that the mobile user terminal 100 begins the data backup process when the remaining battery capacity is reduced until it is equal to or lower than Q, and further, that after the mobile user terminal 100 receives update data 5612 and updates the internal data, the mobile user terminal

100 prohibits the entry of new data until an adequate battery capacity has been attained.

[0526] Similarly, in Fig. 57D is shown the data backup processing performed by the merchant terminal 103 and the service system 110. The data backup process is also performed substantially in the same manner as is the data updating process. It should be noted, however, that the merchant terminal 103 begins the data backup process when the remaining battery capacity is reduced until it is equal to or lower than Q, and further, that after the merchant terminal 103 receives update data 5712 and updates the internal data, the merchant terminal 103 prohibits the entry of new data until an adequate battery capacity has been attained.

[0527] A detailed explanation will be given later for the contents of the messages that are exchanged by the devices during the individual processes performed by the above network hierarchical storing and management function.

[0528] An explanation will now be given for the management of an electronic ticket, an electronic payment card, and an electronic telephone card that are issued.

[0529] In this system, the electronic ticket, the electronic payment card, and the electronic telephone card are managed separately, since while one will be registered another will not. Registration in this case means that a user registers, with the service system, an electronic ticket, an electronic payment card, or an electronic telephone card that he or she will use personally.

[0530] Since in this system an electronic ticket, an electronic payment card, or an electronic telephone card that has been purchased can be transferred to another user, a purchaser does not always use what he or she has bought. In particular, a large number of electronic payment cards or electronic telephone cards, such as magnetic telephone cards, are expected to be maintained in the sleeping state and not used.

[0531] If an unused electronic ticket, an unused electronic payment card and an unused electronic telephone card are managed in the same manner as those that are to be used, the system operation is very wasteful. Therefore, this system manages the tickets or cards that are to be used and those that are not to be used separately.

[0532] Specifically, the electronic ticket, electronic payment card or electronic telephone card that is purchased or transferred is managed by the user information server 902 of the service system 110, while it is regarded as being owned by the user. Before the user employs the electronic ticket, electronic payment card or electronic telephone card, he or she registers it with the service system. The service system registers, in the service director information server 901, the electronic ticket, electronic payment card or electronic telephone card as one that is being used by the user. The registration process can be performed any time and anywhere by employing digital wireless telephone communication.

[0533] A detailed explanation will be given later for the

registration of an electronic ticket, an electronic payment card, or an electronic telephone card.

[0534] The mobile electronic commerce services provided by the system of the invention will now be explained.

[0535] Of the four services, an electronic ticket service will be described first.

[0536] The electronic ticket service mainly includes ten different processes: ticket order, ticket purchase, ticket registration, ticket setup, ticket examination, ticket reference, ticket transfer, electronic ticket installation, ticket modification, and ticket refund.

[0537] The ticket order process is a process whereby a user applies for an electronic ticket to the ticket issuer. The ticket purchase process is a process whereby the user purchases the electronic ticket applied for through the ticket order. The ticket registration process is a process whereby a user registers, with the service system, a ticket that he or she has purchased or has been given. The ticket setup process is a process whereby an operator (merchant) of a gate terminal 101 sets up a ticket for examination at the gate terminal. The ticket reference process is a process whereby the gate terminal queries the service system concerning the validity of an electronic ticket that is examined. The ticket transfer process is a process whereby an electronic ticket is transferred. The electronic ticket installation process is a process whereby an electronic ticket is installed in the mobile user terminal 100 using an electronic ticket installation card. The ticket modification process is a process whereby the ticket issuer changes the contents of a ticket that has been issued. And the ticket refund process is a process whereby the cost of a ticket, calculated while taking into consideration any alterations to the ticket, is refunded.

[0538] In Fig. 58 is shown the ticket order processing.

[0539] First, the user sets the mobile user terminal 100 to the ticket mode and uses the function switch (F4) to display the operating menu for the ticket mode. The user then selects "ticket purchase," and the ticket order screen is displayed on the LCD. Following this, the user employs the function switch 307 and the number key switch 308 to select a ticket issuer and to enter an order code for a desired ticket, a desired date and a desired number of tickets, and depresses the execution switch 311 (ticket order operation 5800). The mobile user terminal transmits, to the service system, a ticket order 5801, which is a message used to apply for an electronic ticket. Upon receiving the ticket order 5801, the service system transmits, to the ticket issuing system 107, a ticket order 5802, which is a message for applying for a ticket.

[0540] Upon receiving the ticket order 5802 at the ticket issuing system, the ticket issuing server 1100 employs the customer information in the customer information server 1101 and the information concerning the ticket issuance condition in the ticket information server 1103, and generates a ticket order response 5803,

which is a response message for the ticket order 5802. Thereafter, the ticket order response 5803 is transmitted to the service system.

[0541] When the ticket that the user desires can be issued, the ticket order response 5803 includes a seat number for the ticket to be issued and a ticket sales offer (ticket sales offer), which conveys the price quoted for the ticket. When the ticket that the user desires can not be issued, the ticket sales offer is not included.

[0542] Upon receiving the ticket order response 5803, the service system generates a ticket order response 5804, which is a response message for the ticket order 5801, and transmits it to the mobile user terminal.

[0543] Upon receiving the ticket order response 5804, the mobile user terminal displays the contents of the ticket order response 5804 on the LCD 303 (display of the ticket order response: 5805). When the ticket sales offer is included in the ticket order response 5803, the ticket sales offer is displayed on the LCD. When the ticket sales offer is not included, a message indicating the ticket can not be issued (response message 9016: Fig. 90B) is displayed on the LCD.

[0544] In Fig. 59 is shown the ticket purchase processing.

[0545] The ticket purchase processing is initiated when the ticket sales offer is displayed on the LCD as the result of the ticket order process.

[0546] The ticket sales offer includes two operating menus: "purchase" and "cancel." When "cancel" is selected, the ticket sales offer is canceled. When "purchase" is selected, the purchase order screen appears on the LCD. On the purchase order screen the user designates a credit card to be used for payment and the number of payments, enters a code number, and depresses the execution switch 311 (ticket purchase order operation 5900). Then, the mobile user terminal transmits, to the service providing system, a ticket purchase order 5901, which is an order message for the purchase of an electronic ticket. Upon receiving the ticket purchase order 5901, the service providing system transmits, to the ticket issuing system 107, a ticket purchase order 5902, which is an order message for the purchase of a ticket.

[0547] Upon the ticket purchase order 5902 being received by the ticket issuing system, the ticket issuing server 1100 updates the data in the customer information server 1101, in the ticket issuing information server 1102, and in the ticket information server 1103. The ticket issuing server 1100 generates ticket data for the ordered ticket, and transmits, to the service providing system, an electronic ticket issuing commission 5903, which is a message requesting the issuance of a corresponding electronic ticket and the establishment of a ticket price.

[0548] Upon receiving the electronic ticket issuing commission 5903, the service providing system transmits, to the transaction processing system, a clearing request 5904, which is a message requesting the clear-

ance of the price of the ticket.

[0549] Upon the clearing request 5904 being received by the transaction processing system, the transaction server 1000 updates data in the subscriber information server 1001, in the member store information server 1002 and in the transaction information server 1003, performs a clearing process for the credit card, and transmits to the service providing system a clearing completion notification 5905, which is a message indicating the clearing process has been completed.

[0550] Upon receiving the clearing completion notification 5905, the service providing system generates a clearing completion notification 5906, which is a message indicating the clearing process has been completed, and transmits it to the ticket issuing system. In addition, the service providing system generates an electronic ticket to be issued to the user.

[0551] Upon receiving the clearing completion notification 5906, the ticket issuing system generates and transmits to the service providing system a receipt 5907, which is a message corresponding to the receipt of the ticket sale.

[0552] Based on the received receipt 5907, the service providing system generates a receipt 5909, which is a receipt message for the user, and transmits it to the mobile user terminal, together with an electronic ticket issuance message 5908 that includes the electronic ticket that is generated.

[0553] Upon receiving the electronic ticket issuance message 5908 and the receipt 5909, the mobile user terminal displays the purchased electronic ticket on the LCD (display the electronic ticket: 5910). At this time, a dialogue message is also displayed on the LCD to register the electronic ticket that has been purchased. When the user selects "register," the mobile user terminal initiates the ticket registration process.

[0554] The ticket registration processing is shown in Fig. 65A.

[0555] The ticket registration process is begun when the dialogue message is displayed on the LCD to register an electronic ticket for use. To display the dialogue message for the registration for use, the execution switch 311 is depressed immediately after the electronic ticket is purchased, or while an electronic ticket that has not yet been registered is displayed ("unregistered" is displayed for the state of the ticket).

[0556] The dialogue message for registration has two operating menus: "register" and "cancel." When the user selects "cancel," the ticket registration process is canceled. When the user selects "register" (registration operation for an electronic ticket: 6500), the mobile user terminal transmits, to the service providing system, a ticket registration request 6501, which is a message requesting the registration of an electronic ticket. In the service providing system, the service server 900 compares the contents of the received ticket registration request 6501 with the user information in the user information server 902. The service server 900 updates the

management information that is stored in the service director information server 901 for an electronic ticket that has been registered. The service server 900 registers the electronic ticket, and transmits, to the mobile user terminal, a ticket certificate issuance message 6502 that includes a certificate for the registered electronic ticket.

[0557] Upon receiving the ticket certificate 6502, the mobile user terminal displays the registered electronic ticket on the LCD ("registered" is displayed as the state of the ticket) (display a registered ticket: 6503).

[0558] The examination target ticket processing is shown in Fig. 66.

[0559] The gate terminal 101 may perform the data updating processing to set up an electronic ticket for examination. In this embodiment, however, the merchant sets up a target ticket.

[0560] First, the operator (merchant) of the gate terminal 101 sets the gate terminal to the ticket setup mode, and displays the setup screen on the touch panel LCD 401. The operator (merchant) then employs the number key switch 403 to enter the ticket code that designates the electronic ticket that is to be set up for the gate terminal, and presses the "set" button on the screen (ticket setup operation 6600). Then, the gate terminal transmits, to the service providing system, a ticket setup request 6601, which is a message requesting the setup of the designated electronic ticket.

[0561] Upon receiving the ticket setup request 6601, the service providing system transmits, to the mobile user terminal, a ticket setup message 6602 that includes an examination program module for the designated electronic ticket.

[0562] Upon receiving the ticket setup message 6602, the mobile user terminal displays, on the touch panel LCD, a message indicating that the ticket setup processing has been completed (setup completion display 6603).

[0563] The ticket examination processing is shown in Fig. 67.

[0564] First, the user sets the mobile user terminal to the ticket mode and employs the function switch (F1 or F2) to display a ticket that is to be examined. The user depresses the execution switch 311, while directing the infrared communication port 300 toward the infrared communication module of the gate terminal (ticket presentation operation 6700). Then, through infrared communication, the mobile user terminal transmits, to the gate terminal, a ticket presentation message 6701 for presenting the contents of the ticket to the gate terminal.

[0565] Upon receiving the ticket presentation message 6701, the gate terminal examines the ticket type and transmits to the mobile user terminal, via infrared communication, a ticket examination message 6702 that includes a command for changing the state of the electronic ticket to the examined state.

[0566] Upon receiving the ticket examination message 6702, the mobile user terminal changes the state of the

electronic ticket to the examined state, and transmits a ticket examination response 6703, which is a message indicating the changed state of the electronic ticket, to the gate terminal via the infrared communication.

[0567] Upon receiving the ticket examination response 6703, the gate terminal examines the contents of the ticket examination response 6703, and transmits an examination certificate 6704, which is a message indicating the electronic ticket has been examined, to the mobile user terminal via infrared communication. The results of the examination are displayed on the touch panel LCD (display examination results: 6705).

[0568] Upon receiving the examination certificate 6704, the mobile user terminal displays the examined ticket on the LCD ("examined" is displayed as the state of the ticket) (display the examined ticket: 6706).

[0569] Then, the operator (merchant) of the gate terminal permits the entrance of the user in accordance with the examination results that are displayed on the touch panel LCD (entrance permission 6707). When the gate opening/closing device is connected to the gate terminal, the gate is automatically opened (entrance permission 6707).

[0570] The ticket reference processing is shown in Fig. 71.

[0571] The ticket reference process is not performed in accordance with a special processing sequence, but is performed during the data updating processing during which the service providing system updates the data in the gate terminal.

[0572] When a time that has been set in advance is reached, the gate terminal automatically initiates the data updating process, and transmits, to the service providing system, a data update request 5702, which is a message requesting that the data updating process be performed.

[0573] The service providing system thereafter transmits, to the gate terminal, a data update response 5703, which is a message transmitted as a reply to the data update request 5702 that was received.

[0574] The data update response 5703 includes information indicating the range of the data that is to be uploaded (update option code 8809: Fig. 88B). Upon receiving the data update response 5703, the gate terminal generates and transmits, to the service providing system, upload data 5704, which is a message in which is included the data that is to be uploaded to the service providing system. At this time, the upload data 5704 includes information for a new electronic ticket that is being examined by the gate terminal.

[0575] In the service providing system, the service server 900 compares the received upload data 5704 with the data in the merchant information server 903, and generates data for updating the gate terminal. At this time, the service server 900 also compares information for the electronic ticket that is being examined by the gate terminal with the management information that

is stored in the service director information server 901 for the registered electronic ticket, and examines the electronic ticket to determine whether it is valid. Then, the service server 900 transmits, to the gate terminal, an update data message 5705 that includes the data for updating the gate terminal. The update data for the gate terminal includes as information ticket reference results that indicate what results were obtained when the electronic ticket was examined to determine whether it was valid.

[0576] The gate terminal develops the update data that is included in the received update data message 5705, and updates the internal data. At this time, the ticket reference results are also stored on the hard disk at of the gate terminal. In accordance with the contract agreed to by the merchant and the service providing system, the ticket reference results may be transmitted to the merchant by electronic mail or by regular mail, instead of being included in the update data for the gate terminal.

[0577] If the firm represented by the merchant differs from that represented by the ticket issuer, and a payment for the merchant who handles the ticket is made by the ticket issuer, or if the usage of the ticket is periodically reported to the ticket issuer in accordance with the terms of a contract, in accordance with the results that are obtained by the ticket reference process, the service providing system, for example, weekly generates a usage condition notification 7100, which is a message notifying the ticket issuer of the ticket usage condition, and transmits it to the ticket issuing system 107.

[0578] In Fig. 74 is shown the ticket transfer processing.

[0579] In Fig. 74 is shown a case where user A transfers an electronic ticket to user B. The basic processing is the same whether infrared communication or digital wireless communication is employed by the users A and B.

[0580] First, an explanation will be given when infrared communication is employed between the users A and B.

[0581] The ticket transfer process is initiated when the users A and B orally agree to the transfer of an electronic ticket.

[0582] First, user A sets the mobile user terminal to the ticket mode, and employs the function switch (F1 or F2) to display on the LCD a ticket that is to be transferred. User A depresses the function switch (F3) to display the operating menu for the electronic ticket, and selects "ticket transfer." Thereafter, the user A depresses the execution switch while directing the infrared communication port toward the infrared communication port of the mobile user terminal of user B (ticket transfer operation 7400). Then, via infrared communication, the mobile user terminal belonging to user A transmits, to the mobile user terminal belonging to user B, a ticket transfer offer 7401, which is a message offering to transfer an electronic ticket.

[0583] Upon receiving the ticket transfer offer 7401,

the mobile user terminal belonging to user B examines the contents of the ticket transfer offer 7401, and displays on the LCD the contents of the electronic ticket that is to be transferred (display transfer offer: 7402).

[0584] User B confirms the contents displayed on the LCD, and depresses the execution switch, while directing the infrared communication port toward the infrared communication port of the mobile user terminal belonging to user A (transfer offer acceptance operation 7403). Then, via infrared communication, the mobile user terminal belonging to user B transmits, to the mobile user terminal belonging to user A, a ticket transfer offer response 7404, which is a message transmitted in response to the ticket transfer offer 7401.

[0585] The mobile user terminal of user A displays on the LCD the contents of the ticket transfer offer response 7404 (display the transfer offer response: 7405) that has been received. In addition, via infrared communication, the mobile user terminal of user A transmits to the mobile user terminal of user B a ticket transfer certificate 7406, which is a message corresponding to a certificate for the transfer of the electronic ticket to user B.

[0586] The mobile user terminal of user B examines the ticket transfer certificate 7406 that has been received, and via infrared communication transmits a ticket receipt 7407, which is a message stating that the electronic ticket has been transferred, to the mobile user terminal of user A.

[0587] Upon receiving the ticket receipt 7407, the mobile user terminal of user A displays on the LCD a transfer completion message (display transfer completion: 7408). The processing for the mobile user terminal of user A (sender) is thereafter terminated.

[0588] After transmitting the ticket receipt 7407, the mobile user terminal of user B displays on the LCD the ticket transfer certificate 7406 that has been received. The mobile user terminal also displays a dialogue message to ask the user whether the transfer process with the service server (the process for downloading a transferred electronic ticket from the service providing system) should be performed immediately (display the transfer certificate: 7409).

[0589] The dialogue message includes two operating menus: "transfer request" and "cancel." When "cancel" is selected, the current transfer process being performed with the service providing system is canceled. During the process (data updating process) wherein the service providing system updates the data in the mobile user terminal of user B, the electronic ticket that has been transferred is set up as a part of the update data for the mobile user terminal of user B.

[0590] When user B selects "transfer request" (transfer request operation 7410), the mobile user terminal employs the ticket transfer certificate 7406 to generate a ticket transfer request 7411, which is a message requesting the transfer process be performed with the service providing system, and transmits the request

7411 to the service providing system via digital wireless telephone communication.

[0591] The service providing system examines the contents of the ticket transfer request 7411 that has been received, and via digital wireless telephone communication, transmits to the mobile user terminal of user B a ticket transfer message 7412 that includes the electronic ticket that was transferred by user A.

[0592] Upon receiving the ticket transfer message 7412, the mobile user terminal of user B displays the electronic ticket on the LCD (display the electronic ticket: 7413). The ticket transfer processing is thereafter terminated.

[0593] Next, an explanation will be given for digital wireless telephone communication between users A and B.

[0594] For this type of communication, the ticket transfer process is also initiated when users A and B orally agree on the transfer of an electronic ticket. At this time, users A and B are using digital wireless telephones to communicate with each other.

[0595] First, user A sets the mobile user terminal to the ticket mode and employs the function switch (F1 or F2) to display on the LCD a ticket to be transferred. User A then depresses the function switch (F3) to display the operating menu for the electronic ticket. The user selects "ticket transfer" and depresses the execution switch (ticket transfer operation 7400). Then, via digital wireless telephone communication, the mobile user terminal of user A transmits, to the mobile user terminal of user B, a ticket transfer offer 7401, which is a message offering to transfer an electronic ticket.

[0596] Upon receiving the ticket transfer offer 7401, the mobile user terminal of user B examines the contents of the ticket transfer offer 7401, and displays on the LCD the contents of the electronic ticket that is to be transferred (display transfer offer: 7402).

[0597] The user B confirms the contents displayed on the LCD, and depresses the execution switch (transfer offer acceptance operation 7403). Then, through digital wireless telephone communication, the mobile user terminal of user B transmits, to the mobile user terminal of user A, a ticket transfer offer response 7404, which is a response message for the ticket transfer offer 7401.

[0598] The mobile user terminal of user A displays on the LCD the contents of the received ticket transfer offer response 7404 (display the transfer offer response: 7405). Thereafter, via digital wireless telephone communication, the mobile user terminal transmits to the mobile user terminal of user B a ticket transfer certificate 7406, which is a message corresponding to a certificate for the transfer of the electronic ticket to user B.

[0599] The mobile user terminal of user B examines the received ticket transfer certificate 7406 and via digital wireless telephone communication transmits a ticket receipt 7407, which is a message stating that the electronic ticket has been transferred to user B, to the mobile user terminal of user A.

[0600] Upon receiving the ticket receipt 7407, the mobile user terminal of user A displays a transfer completion message on the LCD (display transfer completion: 7408). The processing for the mobile user terminal of user A (sender) is thereafter terminated.

[0601] After transmitting the ticket receipt 7407, the mobile user terminal of user B displays on the LCD the received ticket transfer certificate 7406. Also, the mobile user terminal displays a dialogue message asking the user whether the transfer process with the service server (the process for downloading a transferred electronic ticket from the service providing system) should be performed immediately (display the transfer certificate: 7409).

[0602] Included in the dialogue message are two operating menus: "transfer request" and "cancel." When "cancel" is selected, the current transfer process that is being conducted with the service providing system is canceled. During the process (data updating process) whereby the service providing system updates the data in the mobile user terminal of user B, the electronic ticket that has been transferred is set in the mobile user terminal of user B as a part of the update data.

[0603] When the user B selects "transfer request" (transfer request operation 7410), the mobile user terminal disconnects the communication line leading from user A and connects the digital wireless telephone communication line with the service providing system. Then, the mobile user terminal employs the ticket transfer certificate 7406 to generate a ticket transfer request 7411, which is a message requesting the transfer process be performed with the service providing system, and transmits the request 7411 to the service providing system via digital wireless telephone communication.

[0604] The service providing system examines the contents of the received ticket transfer request 7411, and via digital wireless telephone communication, transmits to the mobile user terminal of user B a ticket transfer message 7412 that includes the electronic ticket that is being transferred by user A.

[0605] Upon receiving the ticket transfer message 7412, the mobile user terminal of user B displays the electronic ticket on the LCD (display the electronic ticket: 7413). The ticket transfer processing is thereafter terminated.

[0606] In Fig. 77 is shown the electronic ticket installation processing.

[0607] First, the user sets the mobile user terminal to the ticket mode and employs the function switch (F4) to display the operating menu for the ticket mode. The user then selects "install" and displays the installation screen on the LCD. Thereafter, the user employs the number key switches to enter the installation card number and the installation number that are printed on the electronic ticket installation card, and depresses the execution switch 311 (installation operation 7700). The mobile user terminal then transmits to the service providing system 110 an installation request 7701, which is a

message requesting the installation of an electronic ticket.

[0608] The service providing system 110 specifies an installation card issuer by referring to the installation card number that is included in the received electronic ticket installation request 7701, and transmits to the ticket issuing system of that issuer a ticket installation request 7702, which is a message requesting that a ticket be issued.

[0609] In the ticket issuing system, the ticket issuing server 1100 compares the installation card number and the installation number, which are included in the ticket installation request 7702 that has been received, with the management information that is stored in the ticket issuing information server 1102 for the electronic ticket installation cards that have been issued. In addition, the ticket issuing server 1100 updates the data in the customer information server 1101, in the ticket issuing information server 1102, and in the ticket information server 1103. The ticket issuing server 1100 then generates the data for the requested ticket, and transmits to the service providing system an electronic ticket installation commission 7703, which is a message requesting the installation of an electronic ticket that corresponds to the ticket that has been requested.

[0610] Upon receiving the electronic ticket installation commission 7703, the service providing system generates an electronic ticket, and to install the electronic ticket in the mobile user terminal, transmits to the mobile user terminal an electronic ticket installation message 7704.

[0611] The mobile user terminal installs the electronic ticket that is included in the received electronic ticket installation message 7704, and displays on the LCD the installed electronic ticket (display the electronic ticket: 7705).

[0612] The ticket modification processing will now be described.

[0613] In the ticket modification process, the ticket issuer changes the contents of a ticket that has been issued. In accordance with that change, a program employed by the gate terminal for the examination of electronic tickets (ticket examination program) may be updated or an electronic ticket stored in the mobile user terminal may be changed, or both the program and the ticket may be changed.

[0614] First, an explanation will be given for a case wherein the ticket examination program of the gate terminal is updated.

[0615] In Fig. 80 is shown the ticket modification processing for the gate terminal. First, the ticket issuing system transmits to the service providing system a modification request 8000, which is a message requesting that the contents of a ticket that was issued be changed.

[0616] Upon receiving the modification request 8000, the service providing system performs the ticket modification processing for the gate terminal when the ticket

examination program that is stored in the gate terminal has to be changed.

[0617] The ticket modification processing for the gate terminal is not performed in accordance with a special operating sequence, but by using a forcible data updating process during which the data held by the gate terminal is forcibly updated by the service providing system.

[0618] For the forcible data updating process, first, the service providing system transmits to the gate terminal a data update instruction 5706, which is a message instructing the updating of the data.

[0619] The data update instruction 5706 includes information describing the range of the data to be uploaded (update option code 8843: Fig. 88F). Upon receiving the data update instruction 5706, the gate terminal generates and transmits to the service providing system upload data 5707, which is a message in which is included data that is to be uploaded to the service providing system.

[0620] In the service providing system, the service server 900 compares the upload data 5707 that is received with the data in the merchant information server 903, and generates data for updating the gate terminal. At this time, the ticket examination program that has been changed is installed as data for the updating of the gate terminal. The service server 900 generates and transmits to the gate terminal an update data message 5708 that includes the data for updating the gate terminal.

[0621] The gate terminal develops the update data that is included in the update data message 5708 that has been received and updates the internal data. At this time, the ticket examination program is also updated.

[0622] An explanation will now be given for a case in which an electronic ticket held by the mobile user terminal is changed. In Fig. 81 is shown the ticket modification processing for the mobile user terminal. First, the ticket issuing system transmits to the service providing system a modification request 8100, which is a message requesting the changing of the contents of a ticket that has been issued. Upon receiving the modification request 8100, the service providing system performs the ticket modification process for the mobile user terminal of a user who owns an electronic ticket that must be altered. Using the modification request 8100, the service providing system generates, and transmits to the mobile user terminal, a modification notification 8101, which is a message employed to notify the user that the contents of the electronic ticket have been changed.

[0623] Upon receiving the modification notification 8101, the mobile user terminal outputs an audible signal to alert the user, and displays on the LCD a message featuring the altered contents of the electronic ticket and a message permitting the user to perform a complementary operation (display modification notification: 8102). When the date is changed, for example, a message describing the date change and a message per-

mitting the user to select a complementary operation for the modification, "accept," "refuse" or "refund," are displayed.

[0624] Based on the messages displayed on the LCD, the user selects a complementary operation using the number key switches (reaction selection operation 8103). Then, the mobile user terminal generates a reaction selection message 8104, which conveys the reaction of the user to the modification notification 8101, and transmits it to the service providing system. When the user selects "refuse" or "refund," the mobile user terminal changes the state of the electronic ticket to the disabled state.

[0625] When the reaction selection message 8104 is received, and when "accept" is selected as the user's reaction to the modification notification 8101, the service providing system transmits to the mobile user terminal a modification instruction 8105, which is a message in which is included a new electronic ticket. When "refund" is selected, the service providing system initiates the ticket refund processing. When "refuse" is selected, the service providing system changes, to the disabled state, the state of the electronic ticket belonging to the pertinent user that is stored in the user information server 902, and terminates the ticket modification processing.

[0626] Upon receiving the modification instruction 8105, the mobile user terminal updates the electronic ticket that must be changed to an electronic ticket that is included in the modification instruction 8105, and displays the updated electronic ticket on the LCD (ticket display 8106).

[0627] The ticket refund processing is shown in Fig. 82.

[0628] In the ticket refund processing, the procedures in the ticket modification processing (Fig. 81) are also performed until the mobile user terminal transmits a reaction selection message 8204 (8104) to the service providing system.

[0629] Upon receiving the reaction selection message 8204, the service providing system notes that the user's reaction to the modification notification 8101 is "refund," and transmits to the ticket issuing system a refund request 8205, which is a message requesting that the ticket issuer refund the amount charged for the ticket.

[0630] Upon the refund request 8205 being received by the ticket issuing system, the ticket issuing server 1100 updates the data in the customer information server 1101, the ticket issuing information server 1102 and the ticket information server 1103, and cancels the ticket that was issued. Then, the ticket issuing server 1100 generates a refund commission 8206, which is a message requesting that the service providing system refund the amount charged for the electronic ticket, and transmits the refund commission 8206 to the service providing system. Upon receiving the refund commission 8206, the service providing system transmits to the transaction processing system 106 a refund clearing

request 8207, which is a message requesting that the ticket refund clearing process be performed.

[0631] Upon the refund clearing request 8207 being received at the transaction processing system, the transaction server 1000 updates the data in the subscriber information server 1001, the member store information server 1002 and the transaction information server 1103, and performs the refund clearing process. The transaction server 1000 then transmits to the service providing system a refund clearing completion notification 8208, which is a message stating that the refund clearing process has been completed.

[0632] In accordance with the received refund clearing completion notification 8208, the service providing system generates a refund clearing completion notification 8209, which is a message stating that the refund clearing process has been completed, and transmits it to the ticket issuing system. Upon receiving the refund clearing completion notification 8209, the ticket issuing system generates and transmits to the service providing system a refund receipt 8210 that corresponds to a receipt for the refund of the amount charged for the ticket.

[0633] The service providing system employs the refund receipt 8210 to generate a refund receipt 8211, which is a receipt message for a user, and transmits it to the mobile user terminal.

[0634] The mobile user terminal displays on the LCD 303 the received refund receipt 8211 (display the refund receipt: 8212). The ticket refund processing is thereafter terminated.

[0635] A detailed explanation will be given later for the contents of the messages that are exchanged by the devices during the above electronic ticket service processing.

[0636] The electronic payment card service will now be described.

[0637] The electronic payment card service mainly includes seven types of processes: an electronic payment card purchase process, an electronic payment card registration process, an electronic payment card setup process, an electronic payment card settlement process, an electronic payment card reference process, an electronic payment card transfer process, and an electronic payment card installation process.

[0638] The payment card purchase process is a process whereby the user purchases an electronic payment card from a payment card issuer. The payment card registration process is a process whereby, in the service providing system, the user registers for his or her own use a purchased payment card or one received as a gift. The payment card setup process is a process whereby the service provider determines the process to be employed for the electronic payment card at the merchant terminal 102 or 103 or at the automatic vending machine in accordance with a contract entered into with a merchant. The payment card settlement process is a process whereby the user employs the electronic pay-

ment card for a settlement process with the merchant terminal 102 or 103, or the automatic vending machine 104. The payment card reference process is a process whereby the merchant terminal 102 or 103 or the automatic vending machine 104 asks the service providing system whether the electronic payment card that is employed is valid. The payment card transfer process is a process for transferring an electronic payment card. And the electronic payment card installation process is a process for installing an electronic payment card in the mobile user terminal 100 using an electronic payment card installation card.

[0639] In Fig. 61 is shown the payment card purchase processing.

[0640] First, the user sets the mobile user terminal 100 to the payment card mode, and uses the function switch (F4) to display the operating menu for the payment card mode. Thereafter, the user selects "payment card purchase," and the payment card order screen is displayed on the LCD. Then, by using the function switch 307 and the number key switches 308, the user selects a payment card issuer, enters the order code for a desired payment card and a desired number of payment cards, designates a credit card to be used for payment and the number of payments, and enters the code number. The user then depresses the execution switch 311 (payment card order operation 6100), and the mobile user terminal transmits, to the service providing system, a payment card order 6101, which is a message for applying for an electronic payment card. Upon receiving the payment card order 6101, the service providing system transmits, to the payment card issuing system 108, a payment card order 6102, which is a message used to apply for a payment card.

[0641] Upon the payment card order 6102 being received at the payment card issuing system, the payment card issuing server 1200 updates the data in the customer information server 1201, the payment card issuing information server 1202 and the payment card information server 1203. The payment card issuing server 1200 generates payment card data for the ordered payment card, and transmits, to the service providing system, an electronic payment card issuing commission 6103, which is a message requesting that a corresponding electronic payment card be issued and that the settlement process be performed for the price of the payment card.

[0642] Upon receiving the electronic payment card issuing commission 6103, the service providing system transmits, to the transaction processing system 106, a clearing request 6104, which is a message requesting that the price of the payment card be cleared.

[0643] Upon the clearing request 6104 being received at the transaction processing system, the transaction server 1000 updates data in the subscriber information server 1001, in the member store information server 1002 and in the transaction information server 1003, performs the clearing of the credit card, and transmits to

the service providing system a clearing completion notification 6105, which is a message stating that the clearing process has been completed.

[0644] Upon receiving the clearing completion notification 6105, the service providing system generates a clearing completion notification 6106, which is a message stating that the clearing process has been completed, and transmits it to the payment card issuing system. In addition, the service providing system generates an electronic payment card to be issued to the user.

[0645] Upon receiving the clearing completion notification 6106, the payment card issuing system generates, and transmits to the service providing system, a receipt 6107, which is a message corresponding to the receipt for the sale of the payment card.

[0646] Based on the received receipt 6107, the service providing system generates a receipt 6109, which is a receipt message for the user, and transmits it to the mobile user terminal, together with an electronic payment issuance message 6108 that includes the electronic payment card that has been generated.

[0647] Upon receiving the electronic payment card issuance message 6108 and the receipt 6109, the mobile user terminal displays the purchased electronic payment card on the LCD (display the electronic payment card: 6110). At this time, a dialogue message is also displayed on the LCD for registering the electronic payment card that has been purchased. Then, when the user selects "register," the mobile user terminal initiates the payment card registration process.

[0648] The payment card registration processing is shown in Fig. 65B.

[0649] The payment card registration process is begun when the dialogue message for registering an electronic payment card for use is displayed on the LCD. To display the dialogue message for the use registration, the execution switch 311 is depressed immediately after the electronic payment card is purchased, or while an electronic payment card that has not yet been registered is displayed ("unregistered" is displayed as the state of the payment card).

[0650] The dialogue message for registration has two operating menus: "register" and "cancel." When the user selects "cancel," the payment card registration process is canceled. When the user selects "register" (registration operation of an electronic payment card: 6504), the mobile user terminal transmits, to the service providing system, a payment card registration request 6505, which is a message requesting the registration of an electronic payment card. In the service providing system, the service server 900 compares the contents of the received payment card registration request 6505 with the user information in the user information server 902. The service server 900 updates the management information that is stored in the service director information server 901 for an electronic payment card that has been registered. The service server 900 registers the

5 electronic payment card, and transmits, to the mobile user terminal, a payment card certificate issuance message 6506, which includes a certificate for the registered electronic payment card.

[0651] Upon receiving the payment card certificate 6506, the mobile user terminal displays the registered electronic payment card on the LCD ("registered" is displayed as the state of the payment card) (display a registered payment card: 6507).

[0652] The payment card setup processing will now be described.

[0653] The payment card setup process is a process for, in accordance with a contract entered into by the service provider and the merchant, setting and updating an electronic payment card that is to be processed by the merchant terminal 102 or 103 or the automatic vending machine 104.

[0654] The payment card setup process is not performed according to a special processing sequence, but is performed during the data updating processing (Fig. 57B) when the service providing system updates the data in the merchant terminal 102 or 103 and the automatic vending machine 104.

[0655] When a time that has been set in advance is reached, the merchant terminal 102 or 103, or the automatic vending machine 104 automatically initiates the data updating process, and transmits, to the service providing system, a data update request 5702, which is a message requesting the performance of the data updating process.

[0656] The service providing system transmits, to the merchant terminal 102 or 103 or the automatic vending machine 104, a data update response 5703, which is a message dispatched in response to the receipt of the data update request 5702.

[0657] Upon receiving the data update response 5703, the merchant terminal 102 or 103 or the automatic vending machine 104 generates and transmits, to the service providing system, upload data 5704, which is a message in which is included data to be uploaded to the service providing system.

[0658] The service providing system compares the received upload data 5704 with the data in the merchant information server 903 and generates update data. At this time, an electronic payment card that is to be processed is updated, and information for the update is included in the update data.

[0659] Then, the service providing system transmits, to the merchant terminal 102 or 103 or the automatic vending machine 104, an update data message 5705 that includes the update data that has been generated. The merchant terminal 102 or 103 or the automatic vending machine 104 develops the update data that is included in the received update data message 5705, and updates the internal data. At this time, the electronic payment card that is processed by the merchant 102 or 103 or the automatic vending machine 104 is also updated.

[0660] In Fig. 68 is shown the payment card settlement processing performed by the mobile user terminal 100 and the merchant terminal 102 or 103.

[0661] First, the user notifies the merchant that an electronic payment card will be employed for the payment (instruct settlement to be made with an electronic payment card: 6800).

[0662] The merchant thereafter depresses the payment card settlement switch 512 (the function switch F2 for the merchant terminal 102) (depress the payment card settlement switch: 6801), and permits the user to start the payment operation (instruct the start of the payment operation: 6803). At this time, the total charge and a message indicating that the merchant terminal is waiting for the user to initiate the payment operation are displayed on the LCD of the merchant terminal 102 or 103 (display "waiting for payment operation": 6802).

[0663] The user sets the mobile user terminal to the payment card mode, employs the function switch (F1 or F2) to display a payment card to be used for the payment, and enters the payment amount using the number key switches. Then, while directing the infrared communication port 300 toward the infrared communication module of the merchant terminal (the infrared communication port for the merchant terminal 103), the user depresses the execution switch 311, (payment operation 6804). The amount entered by the user may be equal to or greater than the charge.

[0664] The mobile user terminal generates a payment offer 6805 that includes the payment amount entered by the user and information regarding the electronic payment card designated by the user, and that is a message offering to pay the merchant an amount equal to the price. The payment offer 6805 is transmitted to the merchant terminal via infrared communication.

[0665] Upon receiving the payment offer 6805, the merchant terminal examines the type of payment card, the payment amount and the remaining amount, and via infrared communication, transmits to the mobile user terminal a payment offer response 6806, which is a response message for the payment offer 6805. The payment offer response 6806 includes information regarding the amount charged.

[0666] Upon receiving the payment offer response 6806, the mobile user terminal confirms that the amount charged is equal to or lower than the payment amount entered by the user. The user subtracts the amount charged from the total remaining amount held by the electronic payment card, and generates a micro-check 6807, which is a message corresponding to a check on which the amount charged is given as the face value. The micro-check 6807 is transmitted to the merchant terminal via infrared communication.

[0667] The merchant terminal examines the contents of the received micro-check 6807 and generates a receipt 6808, which is a message corresponding to a message for the micro-check 6807 that has been paid. The merchant terminal transmits the receipt 6808 to the

mobile user terminal via infrared communication, and displays, on the LCD, a message indicating that the payment card clearing process has been completed (display clearing completion: 6810).

5 [0668] A product is thereafter delivered by the merchant to the user (delivery of a product: 6811).

[0669] In Fig. 69 is shown the payment settlement processing performed by the mobile user terminal 100 and the automatic vending machine 104.

10 [0670] First, the user selects "purchase" from the operating menu that is displayed on the touch panel LCD of the automatic vending machine (purchase start operation 6900). The automatic vending machine then displays, on the touch panel LCD, a message permitting the user to select a product (display "waiting for product selection operation": 6901).

[0671] When the user depresses the product selection switches 704 for desired products (product selection operation 6902), the automatic vending machine counts the number of selected products, calculates the total charge, and displays, on the touch panel LCD, the names, the volumes and the total amount charged for the selected products, and a button for starting the payment operation (display "waiting for the payment start operation": 6903). Furthermore, when the user depresses the selection switch 704 for other desired products (product selection operation 6902), similarly, the automatic vending machine counts the number of selected products, calculates the total charge, and displays, on the touch panel LCD, the names, the volumes and the total amount charged for the selected products, and the button for starting the payment operation (display "waiting for the payment start operation": 6903).

[0672] 20 When the user presses the payment operation start button (payment start operation 6904), the automatic vending machine displays, on the LCD, a message permitting the user to start the payment operation using the electronic payment card (display "waiting for the payment operation": 6905).

[0673] 25 The user sets the mobile user terminal to the payment card mode, employs the function switch (F1 or F2) to display a payment card to be used for the payment, and enters the amount of the payment using the number key switches (the amount to be paid entered by the user may be equal to or greater than the total value of the products). Then, while directing the infrared communication port 300 toward the infrared communication port of the automatic vending machine (payment operation 6906), the user depresses the execution switch 311. The mobile user terminal generates a payment offer 6907 that includes the amount of the payment entered by the user and the information for the electronic payment card (card type or the remaining total amount) and that is a message to the automatic vending machine (merchant) offering to pay the amount represented by the price. The payment offer 6907 is then transmitted to the automatic vending machine via infrared communication.

[0674] Upon receiving the payment offer 6907, the automatic vending machine examines the type of payment card and the remaining amount, and via infrared communication, transmits to the mobile user terminal a payment offer response 6908, which is a response message for the payment offer 6907. The payment offer response 6908 includes information expressing the amount charged (the total value of the products).

[0675] Upon receiving the payment offer response 6908, the mobile user terminal confirms that the charge amount is equal to or lower than the amount of the payment entered by the user. The user subtracts the charge amount from the total remaining amount held by the electronic payment card, and generates a micro-check 6909, which is a message corresponding to a check on which the amount charged is given as the face value. The micro-check 6909 is thereafter transmitted to the automatic vending machine via infrared communication. The automatic vending machine examines the contents of the received micro-check 6909, and generates a receipt 6910, which is a message corresponding to the message for the micro-check 6909 that has been paid. The automatic vending machine transmits the receipt 6910 to the mobile user terminal via infrared communication and discharges products through the discharge port 703.

[0676] The mobile user terminal displays the contents of the receipt 6910 on the LCD (display the receipt: 6911), and thereafter, the payment card settlement processing at the mobile user terminal is terminated.

[0677] The payment card reference processing is shown in Fig. 72.

[0678] The payment card reference process is not performed in accordance with a special processing sequence, but is performed during the data updating processing, when the service providing system updates the data in the merchant terminal 102 or 103 or in the automatic vending machine 104.

[0679] When a time that has been set in advance is reached, the merchant terminal 102 or 103 or the automatic vending machine 104 automatically initiates the data updating process, and transmits, to the service providing system, a data update request 5702, which is a message requesting that the data updating process be performed.

[0680] The service providing system thereafter transmits, to the merchant terminal 102 or 103 or the automatic vending machine 104, a data update response 5703, which is a message transmitted as a reply to the data update request 5702 that was received.

[0681] The data update response 5703 includes information indicating the range of the data that is to be uploaded (update option code 8809: Fig. 88B). Upon receiving the data update response 5703, the merchant terminal 102 or 103 or the automatic vending machine 104 generates and transmits, to the service providing system, upload data 5704, which is a message in which is included the data that is to be uploaded to the service

providing system. At this time, the upload data 5704 includes information for a new micro-check that is processed during the payment card clearing process.

[0682] In the service providing system, the service server 900 compares the received upload data 5704 with the data in the merchant information server 903, and generates update data. At this time, the service server 900 also compares information for the micro-check with the management information that is stored in the service director information server 901 for the registered electronic payment card, and examines the micro-check to determine whether it is valid. Then, the service server 900 transmits, to the merchant terminal 102 or 103 or the automatic vending machine 104, an update data message 5705 that includes the data for updating the merchant terminal 102 or 103 or the automatic vending machine 104. The update data for the merchant terminal 102 or 103 or the automatic vending machine 104 includes as information payment card reference results that indicate what results were obtained when the micro-check was examined to determine whether it was valid.

[0683] The merchant terminal 102 or 103 or the automatic vending machine 104 develops the update data that is included in the received update data message 5705, and updates the internal data. At this time, the payment card reference results are also stored as internal data for the merchant terminal 102 or 103. For the automatic vending machine 104, the payment card reference results are transmitted to a merchant by electronic mail or by regular mail.

[0684] Also for the merchant terminal 102 or 103, in accordance with the contract agreed to by the merchant and the service providing system, the payment card reference results may be transmitted to the merchant by electronic mail or by regular mail, instead of being included in the update data for the merchant terminal.

[0685] If the firm represented by the merchant differs from that represented by the payment card issuer, and a payment for the merchant who handles the micro-check is made by the payment card issuer, or if the usage of the payment card is periodically reported to the payment card issuer in accordance with the terms of a contract, in accordance with the results that are obtained by the payment card reference process, the service providing system, for example, weekly generates a usage condition notification 7200, which is a message notifying the payment card issuer of the payment card usage condition, and transmits it to the payment card issuing system 108.

[0686] In Fig. 75 is shown the payment card transfer processing.

[0687] In Fig. 75 is shown a case where user A transfers an electronic payment card to user B. The basic processing is the same whether infrared communication or digital wireless communication is employed by the users A and B.

[0688] First, an explanation will be given when infrared

communication is employed between the users A and B. [0689] The payment card transfer process is initiated when the users A and B orally agree to the transfer of an electronic payment card.

[0690] First, user A sets the mobile user terminal to the payment card mode, and employs the function switch (F1 or F2) to display on the LCD a payment card that is to be transferred. User A depresses the function switch (F3) to display the operating menu for the electronic payment card, and selects "payment card transfer." Thereafter, the user A depresses the execution switch while directing the infrared communication port toward the infrared communication port of the mobile user terminal of user B (payment card transfer operation 7500). Then, via infrared communication, the mobile user terminal belonging to user A transmits, to the mobile user terminal belonging to user B, a payment card transfer offer 7501, which is a message offering to transfer an electronic payment card.

[0691] Upon receiving the payment card transfer offer 7501, the mobile user terminal belonging to user B examines the contents of the payment card transfer offer 7501, and displays on the LCD the contents of the electronic payment card that is to be transferred (display transfer offer: 7502).

[0692] User B confirms the contents displayed on the LCD, and depresses the execution switch, while directing the infrared communication port toward the infrared communication port of the mobile user terminal belonging to user A (transfer offer acceptance operation 7503). Then, via infrared communication, the mobile user terminal belonging to user B transmits, to the mobile user terminal belonging to user A, a payment card transfer offer response 7504, which is a message transmitted in response to the payment card transfer offer 7501. The mobile user terminal of user A displays on the LCD the contents of the payment card transfer offer response 7504 (display the transfer offer response: 7505) that has been received. In addition, via infrared communication, the mobile user terminal of user A transmits to the mobile user terminal of user B a payment card transfer certificate 7506, which is a message corresponding to a certificate for the transfer of the electronic payment card to user B.

[0693] The mobile user terminal of user B examines the payment card transfer certificate 7506 that has been received, and via infrared communication transmits a payment card receipt 7507, which is a message stating that the electronic payment card has been transferred, to the mobile user terminal of user A.

[0694] Upon receiving the payment card receipt 7507, the mobile user terminal of user A displays on the LCD a transfer completion message (display transfer completion: 7508). The processing for the mobile user terminal of user A (sender) is thereafter terminated.

[0695] After transmitting the payment card receipt 7507, the mobile user terminal of user B displays on the LCD the payment card transfer certificate 7506 that has

been received. The mobile user terminal also displays a dialogue message to ask the user whether the transfer process with the service server (the process for downloading a transferred electronic payment card from the service providing system) should be performed immediately (display the transfer certificate: 7509).

[0696] The dialogue message includes two operating menus: "transfer request" and "cancel." When "cancel" is selected, the current transfer process being performed with the service providing system is canceled. During the process (data updating process) wherein the service providing system updates the data in the mobile user terminal of user B, the electronic payment card that has been transferred is set up as a part of the update data for the mobile user terminal of user B.

[0697] When user B selects "transfer request" (transfer request operation 7510), the mobile user terminal employs the payment card transfer certificate 7506 to generate a payment card transfer request 7511, which is a message requesting the transfer process be performed with the service providing system, and transmits the request 7511 to the service providing system 110 via digital wireless telephone communication.

[0698] The service providing system examines the contents of the payment card transfer request 7511 that has been received, and via digital wireless telephone communication, transmits to the mobile user terminal of user B a payment card transfer message 7512 that includes the electronic payment card that was transferred by user A.

[0699] Upon receiving the payment card transfer message 7512, the mobile user terminal of user B displays the electronic payment card on the LCD (display the electronic payment card: 7513). The payment card transfer processing is thereafter terminated.

[0700] Next, an explanation will be given for digital wireless telephone communication between users A and B.

[0701] For this type of communication, the payment card transfer process is also initiated when users A and B orally agree on the transfer of an electronic payment card. At this time, users A and B are using digital wireless telephones to communicate with each other.

[0702] First, user A sets the mobile user terminal to the payment card mode and employs the function switch (F1 or F2) to display on the LCD a payment card to be transferred. User A then depresses the function switch (F3) to display the operating menu for the electronic payment card. The user selects "payment card transfer" and depresses the execution switch (payment card transfer operation 7500). Then, via digital wireless telephone communication, the mobile user terminal of user A transmits, to the mobile user terminal of user B, a payment card transfer offer 7501, which is a message offering to transfer an electronic payment card.

[0703] Upon receiving the payment card transfer offer 7501, the mobile user terminal of user B examines the contents of the payment card transfer offer 7501, and

displays on the LCD the contents of the electronic payment card that is to be transferred (display transfer offer: 7502).

[0704] The user B confirms the contents displayed on the LCD, and depresses the execution switch (transfer offer acceptance operation 7503). Then, through digital wireless telephone communication, the mobile user terminal of user B transmits, to the mobile user terminal of user A, a payment card transfer offer response 7504, which is a response message for the payment card transfer offer 7501.

[0705] The mobile user terminal of user A displays on the LCD the contents of the received payment card transfer offer response 7504 (display the transfer offer response: 7505). Thereafter, via digital wireless telephone communication, the mobile user terminal transmits to the mobile user terminal of user B a payment card transfer certificate 7506, which is a message corresponding to a certificate for the transfer of the electronic payment card to user B.

[0706] The mobile user terminal of user B examines the received payment card transfer certificate 7506 and via digital wireless telephone communication transmits a payment card receipt 7507, which is a message stating that the electronic payment card has been transferred to user B, to the mobile user terminal of user A.

[0707] Upon receiving the payment card receipt 7507, the mobile user terminal of user A displays a transfer completion message on the LCD (display transfer completion: 7508). The processing for the mobile user terminal of user A (sender) is thereafter terminated.

[0708] After transmitting the payment card receipt 7507, the mobile user terminal of user B displays on the LCD the received payment card transfer certificate 7506. Also, the mobile user terminal displays a dialogue message asking the user whether the transfer process with the service server (the process for downloading a transferred electronic payment card from the service providing system) should be performed immediately (display the transfer certificate: 7509).

[0709] Included in the dialogue message are two operating menus: "transfer request" and "cancel." When "cancel" is selected, the current transfer process that is being conducted with the service providing system is canceled. During the process (data updating process) whereby the service providing system updates the data in the mobile user terminal of user B, the electronic payment card that has been transferred is set in the mobile user terminal of user B as a part of the update data.

[0710] When the user B selects "transfer request" (transfer request operation 7510), the mobile user terminal disconnects the communication line leading from user A and connects the digital wireless telephone communication line with the service providing system. Then, the mobile user terminal employs the payment card transfer certificate 7506 to generate a payment card transfer request 7511, which is a message requesting the transfer process be performed with the service pro-

viding system, and transmits the request 7511 to the service providing system via digital wireless telephone communication.

[0711] The service providing system examines the 5 contents of the received payment card transfer request 7511, and via digital wireless telephone communication, transmits to the mobile user terminal of user B a payment card transfer message 7512 that includes the electronic payment card that is being transferred by user A.

[0712] Upon receiving the payment card transfer message 7512, the mobile user terminal of user B displays the electronic payment card on the LCD (display the electronic payment card: 7513). The payment card transfer processing is thereafter terminated.

[0713] In Fig. 78 is shown the electronic payment card installation processing.

[0714] First, the user sets the mobile user terminal to the payment card mode and employs the function switch (F4) to display the operating menu for the payment card mode. The user then selects "install" and displays the installation screen on the LCD. Thereafter, the user employs the number key switches to enter the installation card number and the installation number 20 that are printed on the electronic payment card installation card, and depresses the execution switch 311 (installation operation 7800). The mobile user terminal then transmits to the service providing system 110 an installation request 7801, which is a message requesting the installation of an electronic payment card.

[0715] The service providing system 110 specifies an installation card issuer by referring to the installation card number that is included in the received electronic payment card installation request 7801, and transmits to the payment card issuing system of that issuer a payment card installation request 7802, which is a message requesting that a payment card be issued.

[0716] In the payment card issuing system, the payment card issuing server 1200 compares the installation card number and the installation number, which are included in the payment card installation request 7802 that has been received, with the management information that is stored in the payment card issuing information server 1202 for the electronic payment card installation cards that have been issued. In addition, the payment card issuing server 1200 updates the data in the customer information server 1201, in the payment card issuing information server 1202, and in the payment card information server 1203. The payment card issuing server 1200 then generates the data for the requested payment card, and transmits to the service providing system an electronic payment card installation commission 7803, which is a message requesting the installation of an electronic payment card that corresponds to the payment card that has been requested.

[0717] Upon receiving the electronic payment card installation commission 7803, the service providing system generates an electronic payment card, and to install

the electronic payment card in the mobile user terminal, transmits to the mobile user terminal an electronic payment card installation message 7804.

[0718] The mobile user terminal installs the electronic payment card that is included in the received electronic payment card installation message 7804, and displays on the LCD the installed electronic payment card (display the electronic payment card: 7805).

[0719] A detailed explanation will be given later for the contents of the messages that are exchanged by the devices during the above electronic payment card service processing.

[0720] The electronic telephone card service will now be described.

[0721] The electronic telephone card service mainly includes seven types of processes: an electronic telephone card purchase process, an electronic telephone card registration process, an electronic telephone card setup process, an electronic telephone card settlement process, an electronic telephone card reference process, an electronic telephone card transfer process, and an electronic telephone card installation process.

[0722] The telephone card purchase process is a process whereby the user purchases an electronic telephone card from a telephone card issuer. The telephone card registration process is a process whereby, in the service providing system, the user registers for his or her own use a purchased telephone card or one received as a gift. The telephone card setup process is a process whereby the service provider determines the process to be employed for the electronic telephone card at the electronic telephone card accounting machine 800 of the switching center 105 in accordance with a contract entered into with a communication service provider. The telephone card settlement process is a process whereby the user employs the electronic telephone card for communication. The telephone card reference process is a process whereby the electronic telephone card accounting machine 800 asks the service providing system whether the electronic telephone card that is employed is valid. The telephone card transfer process is a process for transferring an electronic telephone card. And the electronic telephone card installation process is a process for installing an electronic telephone card in the mobile user terminal 100 using an electronic telephone card installation card.

[0723] In Fig. 63 is shown the telephone card purchase processing.

[0724] First, the user sets the mobile user terminal 100 to the telephone card mode, and uses the function switch (F4) to display the operating menu for the telephone card mode. Thereafter, the user selects "telephone card purchase," and the telephone card order screen is displayed on the LCD. Then, by using the function switch 307 and the number key switches 308, the user selects a telephone card issuer, enters the order code for a desired telephone card and a desired number of telephone cards, designates a credit card to

be used for payment and the number of payments, and enters the code number. The user then depresses the execution switch 311 (telephone card order operation 6300), and the mobile user terminal transmits, to the service providing system, a telephone card order 6301, which is a message for applying for an electronic telephone card. Upon receiving the telephone card order 6301, the service providing system transmits, to the telephone card issuing system 109, a telephone card order 6302, which is a message used to apply for a telephone card.

[0725] Upon the telephone card order 6302 being received at the telephone card issuing system, the telephone card issuing server 1300 updates the data in the customer information server 1301, the telephone card issuing information server 1302 and the telephone card information server 1303. The telephone card issuing server 1300 generates telephone card data for the ordered telephone card, and transmits, to the service providing system, an electronic telephone card issuing commission 6303, which is a message requesting that a corresponding electronic telephone card be issued and that the settlement process be performed for the price of the telephone card.

[0726] Upon receiving the electronic telephone card issuing commission 6303, the service providing system transmits, to the transaction processing system 106, a clearing request 6304, which is a message requesting that the price of the telephone card be cleared.

[0727] Upon the clearing request 6304 being received at the transaction processing system, the transaction server 1000 updates data in the subscriber information server 1001, in the member store information server 1002 and in the transaction information server 1003, performs the clearing of the credit card, and transmits to the service providing system a clearing completion notification 6305, which is a message stating that the clearing process has been completed.

[0728] Upon receiving the clearing completion notification 6305, the service providing system generates a clearing completion notification 6306, which is a message stating that the clearing process has been completed, and transmits it to the telephone card issuing system. In addition, the service providing system generates an electronic telephone card to be issued to the user.

[0729] Upon receiving the clearing completion notification 6306, the telephone card issuing system generates, and transmits to the service providing system, a receipt 6307, which is a message corresponding to the receipt for the sale of the telephone card.

[0730] Based on the received receipt 6307, the service providing system generates a receipt 6309, which is a receipt message for the user, and transmits it to the mobile user terminal, together with an electronic telephone issuance message 6308 that includes the electronic telephone card that has been generated.

[0731] Upon receiving the electronic telephone card

issuance message 6308 and the receipt 6309, the mobile user terminal displays the purchased electronic telephone card on the LCD (display the electronic telephone card: 6310). At this time, a dialogue message is also displayed on the LCD for registering the electronic telephone card that has been purchased. Then, when the user selects "register," the mobile user terminal initiates the telephone card registration process.

[0732] The telephone card registration processing is shown in Fig. 65C. The telephone card registration process is begun when the dialogue message for registering an electronic telephone card for use is displayed on the LCD. To display the dialogue message for the use registration, the execution switch 311 is depressed immediately after the electronic telephone card is purchased, or while an electronic telephone card that has not yet been registered is displayed ("unregistered" is displayed as the state of the telephone card).

[0733] The dialogue message for registration has two operating menus: "register" and "cancel." When the user selects "cancel," the telephone card registration process is canceled. When the user selects "register" (registration operation of an electronic telephone card: 6508), the mobile user terminal transmits, to the service providing system, a telephone card registration request 6509, which is a message requesting the registration of an electronic telephone card. In the service providing system, the service server 900 compares the contents of the received telephone card registration request 6509 with the user information in the user information server 902. The service server 900 updates the management information that is stored in the service director information server 901 for an electronic telephone card that has been registered. The service server 900 registers the electronic telephone card, and transmits, to the mobile user terminal, a telephone card certificate issuance message 6510, which includes a certificate for the registered electronic telephone card.

[0734] Upon receiving the telephone card certificate 6510, the mobile user terminal displays the registered electronic telephone card on the LCD ("registered" is displayed as the state of the telephone card) (display a registered telephone card: 6511).

[0735] The telephone card setup processing will now be described.

[0736] The telephone card setup process is a process for, in accordance with a contract entered into by the service provider and the communication service provider, setting and updating an electronic telephone card that is to be processed by the electronic telephone card accounting machine 800 of the switching center 105.

[0737] The telephone card setup process is not performed according to a special processing sequence, but is performed during the data updating processing (Fig. 57B) when the service providing system updates the data in the electronic telephone card accounting machine 800 of the switching center 105.

[0738] When a time that has been set in advance is

reached, the electronic telephone card accounting machine 800 automatically initiates the data updating process, and transmits, to the service providing system, a data update request 5702, which is a message requesting the performance of the data updating process.

[0739] The service providing system transmits, to the electronic telephone card accounting machine 800, a data update response 5703, which is a message dispatched in response to the receipt of the data update request 5702.

[0740] Upon receiving the data update response 5703, the electronic telephone card accounting machine 800 generates and transmits, to the service providing system, upload data 5704, which is a message in which is included data to be uploaded to the service providing system.

[0741] The service providing system compares the received upload data 5704 with the data in the merchant information server 903 and generates update data. At this time, an electronic telephone card that is to be processed is updated, and information for the update is included in the update data.

[0742] Then, the service providing system transmits, to the electronic telephone card accounting machine 800, an update data message 5705 that includes the update data that has been generated. The electronic telephone card accounting machine 800 develops the update data that is included in the received update data message 5705, and updates the internal data. At this time, the electronic telephone card that is processed by the electronic telephone card accounting machine 800 is also updated.

[0743] In Fig. 70 is shown the telephone card settlement processing.

[0744] First, the user sets the mobile user terminal to the telephone card mode, employs the function switch (F1 or F2) to display a telephone card to be used for the payment of a communication charge, enters the telephone number using the number key switches 308, and depresses the speech switch 305 (display an electronic telephone card and make a call: 7000). The mobile user terminal transmits, to the switching center 105, a micro-check call request 7001, which is a message used to request communication, using the electronic telephone card, with a destination indicated by the telephone number that is entered by the user.

[0745] In the switching center, the electronic telephone card accounting machine 800 examines the contents of the micro-check call request 7001 that has been received, and transmits, to the mobile user terminal, a micro-check call response 7002, which is a message for charging a communication fee V ($V > 0$) for a specific communication time T ($T > 0$).

[0746] Upon receiving the micro-check call response 7002, the mobile user terminal subtracts the communication fee V from the total remaining amount held by the electronic telephone card, and generates and transmits,

to the switching center, a telephone micro-check 7003, which is a message corresponding to a check on which the communication fee is entered as the face value. Further, the mobile user terminal displays, on the LCD, a message indicating that a call is in process (display "call in process": 7004).

At the switching center, first, the electronic telephone card accounting machine examines the contents of the telephone micro-check 7003 that has been received. Then, the switch 801 transmits, to the telephone terminal 115, a call reception request 7005, which is message for the calling of the telephone terminal 115 indicated by the telephone number entered by the user.

[0747] Upon receiving the call reception request 7005, the telephone terminal 115 outputs a call tone to notify the owner of the telephone terminal 115 (receiver) that a call has been received (display "call reception": 7006). When the receiver answers the phone (speech operation 7007), the telephone terminal 115 transmits, to the switch 801, a call reception response 7008, which a message stating that the call is permitted.

[0748] When the switch 801 receives the call reception response 7008, first, the electronic telephone card accounting machine generates and transmits, to the mobile user terminal, a receipt 7009, which is a message corresponding to a receipt for the telephone micro-check 7003 that has been issued. Then, the switch 801 establishes the connection between the mobile user terminal and the telephone terminal, so that the user can communicate with the caller. At this time, the display on the LCD of the mobile user terminal is changed to one related to the connected state (telephone number for the current communication, the elapsed time and the total remaining amount held by the electronic telephone card) (display "line is connected": 7010).

[0749] When the period of communication time exceeds T, instead of transmitting the telephone micro-check 7003 having the face value V, the electronic telephone card accounting machine transmits, to the mobile user terminal, a communication charge message 7011 for an electronic micro-check for an amount charged that has a face value that equals a communication fee $2V$ for a communication time $2T$.

[0750] Upon receiving the communication charge 7011, the mobile user terminal further subtracts the communication fee V from the total remaining amount held by the electronic telephone card, and generates and transmits, to the switching center, a telephone micro-check 7012 for which the communication fee $2V$ is entered as the face value.

[0751] The electronic telephone card accounting machine examines the contents of the electronic telephone micro-check 7012 that is received, and generates and transmits, to the mobile user terminal, a receipt 7013, which is a message corresponding to a receipt for the electronic micro-check 7012.

[0752] Upon receiving the receipt 7013, the mobile user terminal updates the total remaining amount held

by the electronic telephone card that is displayed on the LCD (display accounting 7014).

[0753] Thereafter, each time the communication time exceeds NT (N is a natural number), the electronic telephone card accounting machine transmits, to the mobile user terminal 100, a communication charge message 7015 for an electronic micro-check for which the face value is the amount charged for the communication fee $(N + 1)V$ for the communication time $(N + 1)T$, instead of transmitting the telephone micro-check having a face value NV. The mobile user terminal thereafter further subtracts the communication fee V from the total remaining amount held by the electronic telephone card, and generates and transmits, to the switching center, a telephone micro-check 7016 for which the communication fee $(N + 1)V$ is entered as the face value. The electronic telephone card accounting machine examines the contents of the electronic telephone micro-check 7016 that is received, and generates and transmits, to the mobile user terminal, a receipt 7017, which is a message corresponding to a receipt for the electronic micro-check 7016. Upon receiving the receipt 7017, the mobile user terminal updates the total remaining amount held by the electronic telephone card that is displayed on the LCD (display accounting 7018).

[0754] The messages, such as the call reception request 7005 and the call reception response 7008, that are exchanged by the switching center 105 and the telephone terminal 115 depend on the protocol established for the line connection between the switching center 105 and the telephone terminal 115.

[0755] The payment card reference processing is shown in Fig. 73.

[0756] The telephone card reference process is not performed in accordance with a special processing sequence, but is performed during the data updating processing, when the service providing system updates the data in the electronic telephone card accounting machine.

[0757] When a time that has been set in advance is reached, the electronic telephone card accounting machine automatically initiates the data updating process, and transmits, to the service providing system, a data update request 5702, which is a message requesting that the data updating process be performed.

[0758] The service providing system thereafter transmits, to the electronic telephone card accounting machine, a data update response 5703, which is a message transmitted as a reply to the data update request 5702 that was received.

[0759] The data update response 5703 includes information indicating the range of the data that is to be uploaded (update option code 8809: Fig. 88B). Upon receiving the data update response 5703, the electronic telephone card accounting machine generates and transmits, to the service providing system, upload data 5704, which is a message in which is included the data that is to be uploaded to the service providing system.

At this time, the upload data 5704 includes information for a new telephone micro-check that is processed during the telephone card clearing process.

[0760] In the service providing system, the service server 900 compares the received upload data 5704 with the data in the merchant information server 903, and generates data for updating the electronic telephone card accounting machine. Then, the service server 900 transmits, to the electronic telephone card accounting machine, an update data message 5705 that includes the data for updating the electronic telephone card accounting machine.

[0761] The electronic telephone accounting machine develops the update data that is included in the received update data message 5705, and updates the internal data.

[0762] The service providing system also compares information for the telephone micro-check with the management information that is stored in the service director information server 901 for the registered electronic telephone card, and examines the telephone micro-check to determine whether it is valid. The telephone card reference results are transmitted to a communication service provider by electronic mail or by regular mail.

[0763] If the firm represented by the communication service provider differs from that represented by the telephone card issuer, and a payment for the communication service provider who handles the telephone micro-check is made by the telephone card issuer, or if the usage of the telephone card is periodically reported to the telephone card issuer in accordance with the terms of a contract, in accordance with the results that are obtained by the telephone card reference process, the service providing system, for example, weekly generates a usage condition notification 7300, which is a message notifying the telephone card issuer of the telephone card usage condition, and transmits it to the telephone card issuing system 109.

[0764] In Fig. 76 is shown the telephone card transfer processing.

[0765] In Fig. 76 is shown a case where user A transfers an electronic telephone card to user B. The basic processing is the same whether infrared communication or digital wireless communication is employed by the users A and B.

[0766] First, an explanation will be given when infrared communication is employed between the users A and B.

[0767] The telephone card transfer process is initiated when the users A and B orally agree to the transfer of an electronic telephone card.

[0768] First, user A sets the mobile user terminal to the telephone card mode, and employs the function switch (F1 or F2) to display on the LCD a telephone card that is to be transferred. User A depresses the function switch (F3) to display the operating menu for the electronic telephone card, and selects "telephone card transfer." Thereafter, the user A depresses the execu-

tion switch while directing the infrared communication port toward the infrared communication port of the mobile user terminal of user B (telephone card transfer operation 7600). Then, via infrared communication, the mobile user terminal belonging to user A transmits, to the mobile user terminal belonging to user B, a telephone card transfer offer 7601, which is a message offering to transfer an electronic telephone card.

[0769] Upon receiving the telephone card transfer offer 7501, the mobile user terminal belonging to user B examines the contents of the telephone card transfer offer 7601, and displays on the LCD the contents of the electronic telephone card that is to be transferred (display transfer offer: 7602).

[0770] User B confirms the contents displayed on the LCD, and depresses the execution switch, while directing the infrared communication port toward the infrared communication port of the mobile user terminal belonging to user A (transfer offer acceptance operation 7603).

[0771] Then, via infrared communication, the mobile user terminal belonging to user B transmits, to the mobile user terminal belonging to user A, a telephone card transfer offer response 7604, which is a message transmitted in response to the telephone card transfer offer 7601. The mobile user terminal of user A displays on the LCD the contents of the telephone card transfer offer response 7604 (display the transfer offer response: 7605) that has been received. In addition, via infrared communication, the mobile user terminal of user A transmits to the mobile user terminal of user B a telephone card transfer certificate 7606, which is a message corresponding to a certificate for the transfer of the electronic telephone card to user B.

[0772] The mobile user terminal of user B examines the telephone card transfer certificate 7606 that has been received, and via infrared communication transmits a telephone card receipt 7607, which is a message stating that the electronic telephone card has been transferred, to the mobile user terminal of user A.

[0773] Upon receiving the telephone card receipt 7607, the mobile user terminal of user A displays on the LCD a transfer completion message (display transfer completion: 7608). The processing for the mobile user terminal of user A (sender) is thereafter terminated.

[0774] After transmitting the telephone card receipt 7607, the mobile user terminal of user B displays on the LCD the telephone card transfer certificate 7606 that has been received. The mobile user terminal also displays a dialogue message to ask the user whether the transfer process with the service server (the process for downloading a transferred electronic telephone card from the service providing system) should be performed immediately (display the transfer certificate: 7609).

[0775] The dialogue message includes two operating menus: "transfer request" and "cancel." When "cancel" is selected, the current transfer process being performed with the service providing system is canceled. During the process (data updating process) wherein the

service providing system updates the data in the mobile user terminal of user B, the electronic telephone card that has been transferred is set up as a part of the update data for the mobile user terminal of user B.

[0775] When user B selects "transfer request" (transfer request operation 7610), the mobile user terminal employs the telephone card transfer certificate 7606 to generate a telephone card transfer request 7611, which is a message requesting the transfer process be performed with the service providing system, and transmits the request 7611 to the service providing system via digital wireless telephone communication.

[0776] The service providing system examines the contents of the telephone card transfer request 7611 that has been received, and via digital wireless telephone communication, transmits to the mobile user terminal of user B a telephone card transfer message 7612 that includes the electronic telephone card that was transferred by user A.

[0777] Upon receiving the telephone card transfer message 7612, the mobile user terminal of user B displays the electronic telephone card on the LCD (display the electronic telephone card; 7613). The telephone card transfer processing is thereafter terminated.

[0778] Next, an explanation will be given for digital wireless telephone communication between users A and B.

[0779] For this type of communication, the telephone card transfer process is also initiated when users A and B orally agree on the transfer of an electronic telephone card. At this time, users A and B are using digital wireless telephones to communicate with each other.

[0780] First, user A sets the mobile user terminal to the telephone card mode and employs the function switch (F1 or F2) to display on the LCD a telephone card to be transferred. User A then depresses the function switch (F3) to display the operating menu for the electronic telephone card. The user selects "telephone card transfer" and depresses the execution switch (telephone card transfer operation 7600). Then, via digital wireless telephone communication, the mobile user terminal of user A transmits, to the mobile user terminal of user B, a telephone card transfer offer 7601, which is a message offering to transfer an electronic telephone card.

[0781] Upon receiving the telephone card transfer offer 7601, the mobile user terminal of user B examines the contents of the telephone card transfer offer 7601, and displays on the LCD the contents of the electronic telephone card that is to be transferred (display transfer offer; 7602).

[0782] The user B confirms the contents displayed on the LCD, and depresses the execution switch (transfer offer acceptance operation 7603). Then, through digital wireless telephone communication, the mobile user terminal of user B transmits, to the mobile user terminal of user A, a telephone card transfer offer response 7604, which is a response message for the telephone card transfer offer 7601.

5 [0783] The mobile user terminal of user A displays on the LCD the contents of the received telephone card transfer offer response 7604 (display the transfer offer response; 7605). Thereafter, via digital wireless telephone communication, the mobile user terminal transmits to the mobile user terminal of user B a telephone card transfer certificate 7606, which is a message corresponding to a certificate for the transfer of the electronic telephone card to user B.

10 [0784] The mobile user terminal of user B examines the received telephone card transfer certificate 7606 and via digital wireless telephone communication transmits a telephone card receipt 7607, which is a message stating that the electronic telephone card has been transferred to user B, to the mobile user terminal of user A.

15 [0785] Upon receiving the telephone card receipt 7607, the mobile user terminal of user A displays a transfer completion message on the LCD (display transfer completion; 7608). The processing for the mobile user terminal of user A (sender) is thereafter terminated.

20 [0786] After transmitting the telephone card receipt 7607, the mobile user terminal of user B displays on the LCD the received telephone card transfer certificate 7606. Also, the mobile user terminal displays a dialogue message asking the user whether the transfer process with the service server (the process for downloading a transferred electronic telephone card from the service providing system) should be performed immediately (display the transfer certificate; 7609).

25 [0787] Included in the dialogue message are two operating menus: "transfer request" and "cancel." When "cancel" is selected, the current transfer process that is being conducted with the service providing system is canceled. During the process (data updating process) whereby the service providing system updates the data in the mobile user terminal of user B, the electronic telephone card that has been transferred is set in the mobile user terminal of user B as a part of the update data.

30 [0788] When the user B selects "transfer request" (transfer request operation 7610), the mobile user terminal disconnects the communication line leading from user A and connects the digital wireless telephone communication line with the service providing system. Then, the mobile user terminal employs the telephone card transfer certificate 7606 to generate a telephone card transfer request 7611, which is a message requesting the transfer process be performed with the service providing system, and transmits the request 7611 to the service providing system via digital wireless telephone communication.

35 [0789] The service providing system examines the contents of the received telephone card transfer request 7611, and via digital wireless telephone communication, transmits to the mobile user terminal of user B a telephone card transfer message 7612 that includes the

electronic telephone card that is being transferred by user A.

[0790] Upon receiving the telephone card transfer message 7612, the mobile user terminal of user B displays the electronic telephone card on the LCD (display the electronic telephone card: 7613). The telephone card transfer processing is thereafter terminated.

[0791] In Fig. 79 is shown the electronic telephone card installation processing.

[0792] First, the user sets the mobile user terminal to the telephone card mode and employs the function switch (F4) to display the operating menu for the telephone card mode. The user then selects "install" and displays the installation screen on the LCD. Thereafter, the user employs the number key switches to enter the installation card number and the installation number that are printed on the electronic telephone card installation card, and depresses the execution switch 311 (installation operation 7900). The mobile user terminal then transmits to the service providing system 110 an installation request 7901, which is a message requesting the installation of an electronic telephone card.

[0793] The service providing system 110 specifies an installation card issuer by referring to the installation card number that is included in the received electronic telephone card installation request 7901, and transmits to the telephone card issuing system of that issuer a telephone card installation request 7902, which is a message requesting that a telephone card be issued.

[0794] In the telephone card issuing system, the telephone card issuing server 1300 compares the installation card number and the installation number, which are included in the telephone card installation request 7902 that has been received, with the management information that is stored in the telephone card issuing information server 1302 for the electronic telephone card installation cards that have been issued. In addition, the telephone card issuing server 1300 updates the data in the customer information server 1301, in the telephone card issuing information server 1302, and in the telephone card information server 1303. The telephone card issuing server 1300 then generates the data for the requested telephone card, and transmits to the service providing system an electronic telephone card installation commission 7903, which is a message requesting the installation of an electronic telephone card that corresponds to the telephone card that has been requested.

[0795] Upon receiving the electronic telephone card installation commission 7903, the service providing system generates an electronic telephone card, and to install the electronic telephone card in the mobile user terminal, transmits to the mobile user terminal an electronic telephone card installation message 7904.

[0796] The mobile user terminal installs the electronic telephone card that is included in the received electronic telephone card installation message 7904, and displays on the LCD the installed electronic telephone

card (display the electronic telephone card: 7905).

[0797] A detailed explanation will be given later for the contents of the messages that are exchanged by the devices during the above electronic telephone card service processing.

[0798] The electronic credit card service will now be described.

[0799] The electronic credit card service includes two settlement processes: a network credit settlement process, for a credit clearance for the price of a product for the purchase of a ticket, for a payment card purchase and for telephone card processes; and a real credit settlement process for a credit clearance at a common retail shop, etc. Since the network credit settlement processing has been described for the purpose of a ticket purchase, for a payment card purchase and for telephone card purchase processes, the real credit settlement processing will now be described.

[0800] In Fig. 84 is shown the real credit settlement processing.

[0801] First, the user notifies the merchant that an electronic credit card will be employed for the payment (instruct settlement to be made with an electronic credit card: 8400).

[0802] The merchant depresses the credit card settlement switch 513 (the function switch F3 for the merchant terminal 103) (depress the credit card settlement switch: 8401), and permits the user to start the payment operation (instruct the start of the payment operation: 8403). At this time, the total charge and a message indicating that the merchant terminal is waiting for the user to initiate the payment operation to be performed by the user are displayed on the LCD of the merchant terminal 102 or 103 (display "waiting for the payment operation": 8402).

[0803] The user sets the mobile user terminal to the credit card mode, employs the function switch (F1 or F2) to display a payment card to be used for the payment, and enters the amount to be paid and the number of payments. Then, while directing the infrared communication port 300 to the infrared communication module of the merchant terminal (the infrared communication port for the merchant terminal 103) (payment operation 8404), the user depresses the execution switch 311.

[0804] The mobile user terminal generates a payment offer 8405 that includes the credit card type, the amount to be paid and the number of payments that are entered by the user, and that is a message offering to pay the merchant the quoted price. The payment offer 8405 is transmitted to the merchant terminal via infrared communication.

[0805] Upon receiving the payment offer 8405, the merchant terminal examines the type of credit card and the amount of the payment, and via infrared communication, transmits to the mobile user terminal a payment offer response 8406, which is a response message for the payment offer 8405. In addition, via digital telephone communication the merchant terminal transmits, to the

service providing system 110, an authorization request 8409, which is a message requesting an authorization for the user. At this time, the message indicating that the authorization process is in progress is displayed on the LCD of the merchant terminal (display "authorization process in progress": 8407).

[0806] The mobile user terminal 100 receives the payment offer response 8406 from the infrared communication port 300, and compares the amount charged included in the response 8406 with the amount of the payment. Then, via digital wireless telephone communication, the mobile user terminal transmits, to the service providing system 110, a payment request 8410, which is a message requesting that the payment of a price using credit be permitted. At this time, a message indicating the payment process is in progress is displayed on the LCD of the mobile user terminal (display "payment process in progress": 8408).

[0807] The service providing system 110 receives the authorization request 8409 from the merchant terminal and the payment request 8410 from the mobile user terminal 100, and compares the two. In addition, the service providing system 110 examines the credit state of the user, and generates and transmits, to the merchant terminal, an authorization response 8411, which is a response message for the authorization request.

[0808] Upon receiving the authorization response 8411 from the service providing system 110, the merchant terminal displays, on the LCD, the contents of the authorization response 8411, and notifies the operator (merchant) of the authorization results (display the authorization results 8412).

[0809] The operator (merchant) confirms the contents of the authorization, depresses the execution switch of the merchant terminal, and instructs the start of the settlement process (settlement process request operation 8413). Then, via digital telephone communication, the merchant terminal transmits, to the service providing system 110, a clearance request 8415, which is a message requesting the settlement, and displays on the LCD a message indicating the settlement is in process (display "settlement process in progress": 8414).

[0810] The service providing system 110 receives the clearance request 8415 from the merchant terminal, and transmits, to the transaction processing system 106, a clearance request 8416, which is a message requesting the performance of the credit settlement process by the transaction processing system 106.

[0811] Upon receiving the clearing request 8416 at the transaction processing system, the transaction server 1000 updates the data in the subscriber information server 1001, in the member store information server 1002 and in the transaction information server 1003, and performs the credit settlement process. Then, a clearing completion notification 8417, which is a message stating that the settlement process has been completed is transmitted to the service providing system.

5 [0812] Upon receiving the clearing completion notification 8417, the service providing system generates a clearing completion notification 8418, which is a message stating that the settlement process has been completed, and transmits it to the merchant terminal.

10 [0813] Upon receiving the clearing completion notification 8418, the merchant terminal generates a receipt message 8419, which corresponds to a receipt, and transmits it to the service providing system. The merchant terminal also displays on the LCD the contents of the clearing completion notification 8419 in order to notify the operator (merchant) that the settlement process has been completed (display clearing completion: 8420).

15 [0814] Upon receiving the receipt message 8419, the service providing system generates a receipt message 8421, and transmits it to the mobile user terminal.

20 [0815] The mobile user terminal 100 displays, on the LCD, the contents of the receipt 8421 that has been received, and notifies the user of the completion of the settlement process (display the receipt: 8422).

[0816] A detailed explanation will be given later for the messages that are exchanged by the devices during the above electronic credit card service process.

25 [0817] The internal structure of the mobile user terminal 100 will now be described.

[0818] Fig. 15 is a block diagram illustrating the arrangement of the mobile user terminal 100. This terminal 100 comprises: a CPU (Central Processing Unit) 1500, which employs a program stored in a ROM (Read Only Memory) 1501 to process data for transmission and for reception, and to control the other components via a bus 1529; a RAM (Random Access Memory) 1502, in which are stored data that are processed and that are to be processed by the CPU 1500; a EEPROM (Electric Erasable Programmable Read Only Memory) 1503, in which are stored a terminal ID and a telephone number for the mobile user terminal 100 when used as a wireless telephone terminal, a user ID, a code number for a user, a private key and a public key for a digital signature, a service provider ID, and the telephone number and the public key of the service providing system 110 (the digital signature of the service provider is accompanied by the telephone number of the service providing system); an LCD controller 1504, which operates the LCD 303 under the control of the CPU 1500, and which displays on the LCD an image that is set up by the CPU 1500; a cryptographic processor 1505, which encrypts and decrypts data under the control of the CPU 1500; a data codec 1506, which under the control of the CPU 1500 encodes data to be transmitted and decodes data that is received; an infrared communication module 1507, which transmits and receives infrared rays during infrared communication; a key operator 1509, which detects the manipulation by the user of the mode switch 304, the speech switch 305, the end switch 306, the function switch 307, the number key switch 308, the power switch 309 and the execution switch 311; an

audio processor 1511, which drives a loudspeaker 1510, a receiver 302 or a headphone set that is connected to a headphone jack 312, and amplifies an analog audio signal that is input through the microphone 310 or the headphone head; an audio codec 1512, which encodes an analog audio signal 1542 to provide digital audio data, and decodes digital audio data to provide an analog audio signal 1543; a channel codec 1513, which generates data to be transmitted along a radio channel, and which extracts, from received data, data that is addressed to the mobile user terminal 100; a modulator 1514, which modulates a serial digital signal 1547 input by the channel codec 1513 to obtain an analog transmission signal 1549 that employs as a baseband an electric signal 1552 that is transmitted by a PLL 1516; a demodulator 1515, which, to obtain a serial digital signal 1548, demodulates a received analog signal 1550 while employing as a baseband an electric signal 1553 that is supplied by the PLL 1516, and which transmits the serial digital signal 1548 to the channel codec 1513; an RF unit 1517, which changes the analog transmission signal 1549 received from the modulator 1514 into a radio wave and outputs it through an antenna 301, and which, upon receiving a radio wave through the antenna 301, transmits an analog reception signal 1550 to the demodulator 1515; a battery capacity detector 1518, which detects the capacity of the battery of the mobile user terminal 100; and a control logic unit 1508, which activates the channel codec 1513, the PLL 1516 and the RF unit 1517, and which processes interrupt signals, transmitted by the key operator 1509, the channel codec 1513 and the battery capacity detector 1518, and serves as an interface when the CPU 1500 accesses the internal registers of the key operator 1509, the audio processor 1511, the audio codec 1512 and the channel codec.

[0819] The cryptographic processor 1505 includes a secret key encryption and decryption function and a public key encryption and decryption function. The cryptographic processor 1505 employs a cryptography method determined by the CPU 1500 and the keys to encrypt or decrypt data set by the CPU 1500. The encryption and decryption functions of the cryptographic processor 1505 are employed to perform a digital signature process or a closing process for a message, and to decrypt a closed and encrypted message or to verify a digital signature accompanying a message. A detailed explanation will be given later for the digital signature process, the closing process, the decryption process, and the digital signature verification process.

[0820] The data codec 1506 encodes data to be transmitted or decodes data that is received under the control of the CPU 1500. In this case, the encoding is a process for generating data to be transmitted that includes communication control information and error correction information, and the decoding is a process for performing error correction for the received data and

for removing extra communication control information in order to obtain the data that a sender was originally to transmit. The data codec 1506 has a function for encoding or decoding data during data communication performed using a digital wireless telephone, and a function for encoding or decoding data during infrared communication. The data codec 1506 performs encoding or decoding, as determined by the CPU 1500, for data that are set by the CPU 1500.

5 [0821] When, for example, a closed message accompanied by a digital signature is to be transmitted via digital wireless telephone communication, the CPU 1500 employs the cryptographic processor 1505 to perform a digital signature process and a closing process for a message, employs the data codec 1506 to encode the obtained message to provide a data communication form for a digital wireless telephone, and transmits the resultant message via the control logic unit 1508 to the channel codec 1513.

10 [0822] When a closed message accompanied by a digital signature is received via digital wireless telephone communication, the CPU 1500 reads that message from the channel codec 1513 through the control logic unit 1508, employs the data codec 1506 to decode the received message, and permits the cryptographic processor 1505 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

15 [0823] Similarly, when a closed message accompanied by a digital signature is to be transmitted via infrared communication, the CPU 1500 employs the cryptographic processor 1505 to provide a digital signature for the message and to close the message, and employs the data codec 1506 to encode the obtained message to provide a data form suitable for infrared communication. Then, the resultant message is transmitted to the infrared communication module 1507.

20 [0824] When a closed message accompanied by a digital signature is received via infrared communication, the CPU 1500 reads that message from the infrared communication module 1507, employs the data codec 1506 to decode the received message, and permits the cryptographic processor 1505 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

25 [0825] When the user depresses either the mode switch 304, the speech switch 305, the end switch 306, the function switch 307, the number key switch 308, the power switch 309, or the execution switch 311 the key operator 1509 detects the switch manipulation by the user and asserts an interrupt signal 1538 requesting the performance of a process corresponding to the switch that was manipulated. As is shown in Fig. 16A, the key operator 1509 includes a key control register (KEYCTL) 1612 for setting the valid/invalid state of each switch. The CPU 1500 accesses the key control register (KEY-CTL) 1612 to set the valid/invalid state of each switch.

30 [0826] The audio processor 1511 includes an audio

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control register (SCTL) 1611 for controlling the audio process, as is shown in Fig. 16A. The CPU 1500 accesses the audio control register (SCTL) 1611 to control the audio processor 1511. When, for example, a call request over a digital wireless telephone is received, the CPU 1500 accesses the audio control register (SCTL) 1611 to output a call tone for a digital wireless telephone. As a result, the audio processor 1511 drives the loudspeaker 1510 to release the call tone for a digital wireless telephone. It should be noted that when a call request is from the service providing system 110, no call arrival tone is output, and the CPU 1500 initiates a process for establishing a communication session with the service providing system.

[0827] The audio codec 1512 encodes an analog audio signal 1542 received from the audio processor 1511 to provide digital audio data, and decodes digital audio data received from the channel codec 1513 to provide an analog audio signal 1543. The analog audio signal 1543 is transmitted to the audio processor 1511, which amplifies the signal 1543 and drives the receiver 302 to produce sounds. The encoded digital audio data are transmitted as a digital audio signal 1546 to the channel codec 1513, which converts the data into data that can be transmitted across the radio channel.

[0828] In addition, the audio codec 1512 includes an audio data encryption key register (CRYPT) 1613 in which is stored an encryption key for the secret key cryptography method that is employed for encryption and decryption of audio data. When the audio data encryption key is set to the audio data encryption key register (CRYPT) 1613 by the CPU 1500, the audio codec 1512 encodes the analog audio signal 1542 to provide digital audio data, and at the same time encrypts the digital audio data, or decodes the digital audio data to provide an analog audio signal 1543 while simultaneously decrypting the audio data.

[0829] Two types of data to be transmitted are received by the channel codec 1513: one type is digital audio data originating at the audio codec 1512 as a digital audio signal 1546, and the other type is data-communication data originating at the CPU 1500 that pass through the control logic unit 1508 as a digital signal 1556.

[0830] The channel codec 1513 adds identification data, as header information, to digital audio data and data-communication data, then converts the data into a serial digital signal 1547 having a data format that is suitable for a digital wireless telephone, and transmits the signal 1547 to the modulator 1514.

[0831] In addition, upon receiving a serial digital signal 1548 from the demodulator 1515, the channel codec 1513 examines a terminal ID and extracts only such data as is addressed to the channel codec 1513, removes the communication control information for the digital wireless telephone, identifies the digital audio data and the data-communication data in the header information, and transmits these data as a digital audio

signal 1546 and a digital signal 1556 to the audio codec 1512 and the control logic unit 1508 respectively.

[0832] Further, upon receiving a digital wireless call or data-communication data, the channel codec 1513 asserts an interrupt signal 1554, and upon receiving digital audio data, brings the control signal 1544 low. The interrupt signal 1554 is a signal requesting that the CPU 1500 perform a process for a received digital wireless phone communication and a process for data-communication data. The control signal 1544 is a low-active signal for requesting that the audio codec 1512 process the received digital audio data.

[0833] In order to perform these processes, as is shown in Fig. 16A, the channel codec 1513 includes: an ID register (ID) 1605, in which is stored a terminal ID; a channel codec control register (CHCTL) 1606, which controls the operation of the channel codec 1513; an audio transmission buffer 1607, in which are stored digital audio data received from the audio codec 1512; an audio reception buffer 1608, in which are stored digital audio data extracted from received data; a data transmission buffer 1609, in which are stored data-communication data received from the control logic unit 1508; and a data reception buffer 1610, in which are stored data-communication data extracted from received data.

[0834] A control signal 1545 is a control signal directing the audio codec 1512 to write data to the data transmission buffer 1607 and to read data from the data reception buffer 1608. When the control signal 1545 goes low, the digital audio data are written to the data transmission buffer 1607, and when the control signal 1545 goes high, the digital audio data are read from the data reception buffer 1609.

[0835] A control signal 1555 is a control signal with which the CPU 1500 directs the channel codec 1513, via the control logic unit 1508, to write data to the data transmission buffer 1609 and to read data from the data reception buffer 1610. When the control signal 1555 goes low, the data-communication data are written to the data transmission buffer 1609, and when the control signal 1555 goes high, the data-communication data are read from the data reception buffer 1610.

[0836] The modulator 1514 modulates a serial digital signal 1547 received from the channel codec 1513 to provide an analog transmission signal 1549, which is employed as a baseband for an electric signal 1552 that is supplied by the PLL 1516, and transmits the signal 1549 to the RF unit 1517. The analog transmission signal 1549 received by the RF unit 1517 is output as a radio wave through the antenna 301.

[0837] When a radio wave is received at the antenna 301, an analog reception signal 1550 is transmitted by the RF unit 1517 to the demodulator 1515. The demodulator 1515 demodulates the analog signal 1550, while employing as its baseband an electric signal 1553 that is supplied by the PLL 1516, and transmits an obtained serial digital signal 1548 to the channel codec 1513.

[0838] The battery capacity detector 1518, for detect-

ing the capacity of a battery, asserts an interrupt signal 1557 when the remaining capacity of the battery of the mobile user terminal 100 is equal to or less than a value Q ($Q > 0$) that is set by the CPU 1500. The interrupt signal 1557 is a signal for requesting that the CPU 1500 perform a data backup process for the RAM 1502. The value Q is large enough to enable the mobile user terminal 100 to communicate with the service providing system 110 in order to back up data in the RAM 1502 for the service providing system 110 (data backup process).

[0839] The control logic unit 1508, as is shown in Fig. 16A, includes five internal registers: a frame counter (FRAMEC) 1600, a start frame register (FRAME) 1601, a clock counter (CLOCKC) 1602, an update time register (UPTIME) 1603, and an interrupt register (INT) 1604.

[0840] The frame counter 1600 is employed to count the number of frames for the digital wireless telephone; the start frame register 1601 is employed to store the frame number of the frame that is to be activated next; the clock counter 1602 is employed to measure the current time; the update time register 1603 is employed to store the time at which the mobile user terminal 100 will communicate with the service providing system 110 to update data in the RAM 1502 (data updating process); and the interrupt register 1604 is employed to indicate the reason an interrupt was generated for the CPU 1500.

[0841] Generally, to receive a call the digital wireless telephone intermittently acquires control data for a control channel and compares it with the terminal ID. The mobile user terminal 100 employs the frame counter 1600 and the start frame register 1601 to intermittently acquire control data. First, the frame number of the frame to be activated next is stored in advance in the start frame register 1601, and when the count value of the frame counter 1600 equals the amount held by the start frame register 1601, to acquire control data the control logic unit 1508 activates the channel codec 1513, the PLL 1516 and the RF unit 1517 via an address data signal line 1558.

[0842] When the value of the clock counter 1602 matches the amount in the update time register 1603, or when one of the interrupt signals 1558, 1554 and 1557 is asserted, the control logic unit 1508 writes the reason for the interrupt in the interrupt register (INT) 1604, and asserts an interrupt signal 1519 requesting that the CPU 1500 perform an interrupt process. For the interrupt processing, the CPU 1500 reads the reason stored in the interrupt register (INT) 1604 and then performs a corresponding process.

[0843] The individual bit fields of the interrupt register (INT) 1604 are defined as is shown in Fig. 16B.

[0844] Bit 31 represents the state of the power switch 309. When the bit value is 0, it indicates the state is the power-OFF state, and when the bit value is 1, it indicates the state is the power-ON state.

5 [0845] Bit 30 represents the digital wireless telephone communication state. When the bit value is 0, it indicates the state is one wherein no digital wireless telephone communication is being performed, and when the bit value is 1, it indicates the state is one wherein digital wireless telephone communication is in progress.

10 [0846] Bit 29 represents the generation of a frame interrupt requesting the intermittent acquisition of control data. When the bit value is 1, it indicates a condition that exists when a frame interruption has occurred. In this bit field, a 1 is set when the amount in the frame counter 1600 equals the amount held in the start frame register 1601.

15 [0847] Bit 28 represents the generation of a call arrival interrupt. When the bit value is 1, it indicates that a digital wireless call has arrived. In this bit field, a 1 is set when the terminal ID is matched and the interrupt signal 1554 is asserted during the intermittent acquisition of control data for the digital wireless phone.

20 [0848] Bit 27 represents the generation of a data reception interrupt. When the bit value is 1, it indicates that data is being received. In this bit field, a 1 is set when the data-communication data are received and the interrupt signal 1554 is asserted during the course of digital wireless telephone communication.

25 [0849] Bit 26 represents the generation of an update interrupt requesting the performance of a data updating process. When the bit value is 1, it indicates the generation of the update interrupt. In this bit field, a 1 is set when the amount in the clock counter 1602 matches the amount in the update time register 1603.

30 [0850] Bit 25 represents the generation of a battery interrupt requesting a backup process. When the bit value is 1, it represents the generation of the battery interrupt. In this bit field, a 1 is set when the interrupt signal 1557 received from the battery capacity detector 1518 is asserted.

35 [0851] Bit 24 represents the generation of a key interrupt by the manipulation of the switch. When the bit value is 1, it represents the generation of the key interrupt.

40 [0852] Bits 0 to 9 correspond to switches 0 to 9 for the number key switch 208. Bit 10 and bit 11 correspond to number key switches "*" and "#" and bits 12 to 15 corresponds to function switches F1 to F4. Bits 16 to 20 respectively correspond to the power switch 309, the execution switch 311, the mode switch 304, the speech switch 305, and the end switch 306. When the amount of a bit is 1, it indicates that a switch corresponding to that bit has been depressed.

45 [0853] Data stored in the RAM 1502 will now be described.

[0854] Fig. 17 is a specific diagram showing a RAM map for data stored in the RAM 1502.

50 [0855] The RAM 1502 is constituted by five areas: a fundamental program objects area 1700, a service data area 1701, a user area 1702, a work area 1703, and a temporary area 1704. In the fundamental program

objects area 1700 are stored an upgraded module for a program stored in the ROM 1501, a patch program, and an additional program.

[0856] The user area 1702 is an area that can be freely used by a user, the work area 1703 is a work area that the CPU 1500 employs when executing a program, and the temporary area 1704 is an area in which information received by the mobile user terminal 100 is stored temporarily. The service data area 1701 is an area in which is stored contract information for the mobile electronic commerce service, electronic ticket information, electronic payment card information, electronic telephone card information, electronic credit card information, and history information; the data in this area are managed by the service providing system 110. [0857] The service data area 1701 is constituted by 12 sub-areas: a data management information area 1705, a personal information area 1706, a portrait image data area 1707, a user public key certificate area 1708, a user preference area 1709, a telephony information area 1710, a credit card list area 1711, a ticket list area 1712, a payment card list area 1713, a telephone card list area 1714, a use history area 1715, and an object data area 1716. The data management information area 1705 is an area in which is stored management information for data stored in the service data area 1701; the personal information area 1706 is an area in which are stored the name, age and gender of a user; the portrait image data area 1707 is an area in which the portrait image data for the face of a user are stored; the user public key certificate area 1708 is an area in which a public key certificate for a user is stored; the user preference area 1709 is an area in which is stored preference information for a user concerning the mobile electronic commerce service; the telephony information area 1710 is an area in which information concerning a digital wireless telephone is stored; the credit card list area 1711 is an area in which is stored list information for credit cards registered by a user; the ticket list area 1712 is an area in which is stored list information for electronic tickets owned by a user; the payment card list area 1713 is an area in which is stored list information for electronic payment cards owned by a user; the telephone card list area 1714 is an area in which is stored list information for electronic telephone cards owned by a user; the use list area 1715 is an area in which is stored use history information for the mobile electronic commerce service; and the object data area 1716 is an area in which are stored object data for information managed in the other eleven areas.

[0858] The private key and the public key that are used for the digital signature of a user are updated periodically, or semi-periodically. At this time, the public key certificate for the user stored in the user public key certificate area 1708 is also updated.

[0859] The information stored in the service data area 1701 will now be described in detail.

[0860] Fig. 18 is a detailed, specific diagram showing

the relationship existing between information stored in the service data area 1701.

[0861] The data management information 1705 consists of thirteen types of information: a last data update date 1800, a next data update date 1801, a terminal status 1802, a personal information address 1803, a portrait image data address 1804, a user public key certificate address 1805, a user preference address 1806, a telephony information address 1807, a credit card list address 1808, a ticket list address 1809, a payment card list address 1810, a telephone card list address 1811, and a use list address 1812.

[0862] The last data update date 1800 represents the date on which the service providing system 110 last updated the data in the RAM 1502, and the next data update date 1801 represents the date on which the service providing system 110 will next update data in the service data area 1701.

[0863] The amount of the next data update date 1801 is set in the update time register 1603. When the next data update date 1801 is reached, the mobile user terminal 100 initiates the data updating process. During the data updating process, the service providing system 110 updates data stored in the RAM 1502. This process is performed daily during a period (e.g., late at night) in which communication traffic is not very heavy. The data updating process will be described in detail later.

[0864] The terminal status 1802 represents the status of the mobile user terminal 100; and the personal information address 1803, the portrait image data address 1804, the user public key certificate address 1805, the user preference address 1806, the telephony information address 1807, the credit card list address 1808, the ticket list address 1809, the payment card list address 1810, the telephone card list address 1811, and the use list address 1812 respectively represent the first addresses of the areas in which are stored personal information 1706, portrait image data 1707, a user public key certificate 1708, user preference information 1709, telephony information 1710, a credit card list 1711, a ticket list 1712, a payment card list 1713, a telephone card list 1714, and a use list 1715.

[0865] The telephony information 1710 consists of three types of information: a last called number 1813, an address book address 1814, and a shortcut file address 1815. The last called number 1813 represents a telephone number employed for a prior call, and is employed when re-dialing a digital wireless telephone. The address book address 1814 and the shortcut file address 1815 respectively represent addresses in the object data area at which address book information and a shortcut file are stored.

[0866] The credit card list 1711 includes list information for credit cards that are registered by a user. In the credit card list 1711, seven types of information are entered for each credit card: a credit card name 1816, a credit card number 1817, an effective period 1818, a credit card status 1819, an image data address 1820,

an object data address 1821, and an access time 1822.

[0867] The credit card status 1819 indicates whether or not the credit card is effective, and also the credit limit, while the image data address 1820 represents an address in the object data area 1716 at which image data for the credit card are stored. The object data address 1821 represents an address at which are stored object data for a program for the credit card, and the access time 1822 represents the last time that the user employed the credit card.

[0868] At the object data address 1821 is stored a local address that is an address in the object data area 1716, or a remote address that is an address in the user information server 902 of the service providing system 110. When a remote address is stored at the object data address 1821, and when the user selects a corresponding credit card, the mobile user terminal 100 downloads object data from the service providing system 110 to the temporary area 1704 (remote access), and executes a program for the credit card. In order to simply display the credit card, the image data at the image data address 1820 in the object data area 1716 are displayed, and object data are not downloaded.

[0869] An address to be stored at the object data address 1821 is determined by the service providing system 110. In the data updating process, the access times for the individual credit cards are compared, and a local address is assigned for the credit card having the latest access time. When there is adequate space in the object data area 1716, the object data addresses of all the credit cards can be local addresses.

[0870] The list information for the electronic tickets owned by the user is stored in the ticket list area 1712. In the ticket list area 1712 are stored five types of information: ticket name information 1823, ticket ID information 1824, ticket status information 1825, electronic ticket address information 1826, and access time information 1827.

[0871] The ticket name 1823 and the ticket ID 1824 represent the name and the ID of an electronic ticket. The ticket status 1825 represents the state of an electronic ticket, concerning whether it can be employed or whether it has been examined. The electronic ticket address 1826 represents an address at which an electronic ticket is stored. And the access time 1827 is the time at which the user last accessed the electronic ticket.

[0872] The list information for electronic payment cards owned by the user is stored in the payment card list area 1713. In the payment card list area 1713 are stored six types of information: card name information 1828, card ID information 1829, card status information 1830, remaining card amount information 1831, electronic payment card address information 1832, and access time information 1833.

[0873] The card name 1828 and the card ID 1829 represent the name and the ID of an electronic payment card. The card status 1830 represents the state of an

electronic payment card, concerning whether it can be employed or whether its credit is exhausted. The remaining card amount 1831 represents the remaining amount that is held by an electronic payment card. The electronic payment card address 1832 represents an address at which an electronic payment card is stored. And the access time 1832 is the time at which the user last accessed the electronic payment card.

[0874] The list information for electronic telephone cards owned by the user is stored in the telephone card list area 1714. In the telephone card list area 1714 are stored six types of information: card name information 1834, card ID information 1835, card status information 1836, remaining card amount information 1837, electronic telephone card address information 1838, and access time information 1840.

[0875] The card name 1834 and the card ID 1835 represent the name and the ID of an electronic telephone card. The card status 1836 represents the state of an electronic telephone card, concerning whether it can be employed or whether its credit is exhausted. The remaining card amount 1837 represents the remaining amount that is held by the electronic telephone card. The electronic telephone card address 1838 represents an address at which an electronic telephone card is stored. And the access time 1839 is the time at which the user last accessed the electronic telephone card.

[0876] A local address indicating an address in the object data area 1716, or a remote address indicating an address in the user information server 902 of the service providing system 110, is stored at the electronic ticket address 1826, the electronic payment card address 1832 and the electronic telephone card address 1838.

[0877] When a remote address is stored at the electronic ticket address 1826, and when the user accesses the electronic ticket, the mobile user terminal 100 downloads object data from the service providing system 110 to the temporary area 1704 (remote access) and displays the data on the LCD 303. Similarly, when a remote address is stored at the electronic payment card address 1832 or the electronic telephone card address 1837, and when the user accesses the electronic payment card or the telephone card, the mobile user terminal 100 downloads object data from the service providing system 110 to the temporary area 1704 (remote access), and displays the data on the LCD 303.

[0878] Addresses to be stored at the electronic ticket address 1826, the electronic payment card address 1832 and the electronic telephone card address 1838 are determined by the service providing system 110. In the data updating process, the access times are compared and a local address is assigned for the electronic ticket, the electronic payment card and the electronic telephone card having the latest access times. When there is adequate space available in the object data area 1716, the object data addresses of all the credit cards can be local addresses.

[0879] In the use list 1715, four types of information are stored for one mobile electronic commerce service: request number information 1840, service code information 1841, use time information 1842, and use information address information 1843. The request number 1840 uniquely represents (as regards the user) the mobile electronic commerce service provided for the user. The service code 1841 is a code number that indicates the type of service that is provided. The use time 1842 is the time at which the mobile electronic commerce service is provided. And the use information address 1843 is an address at which a receipt, or information indicating the contents of the use, is stored.

[0880] At the use information address 1843 is stored a local address, which is an address in the object data area 1716, or a remote address, which is an address in the user information server 902 of the service providing system 110. When a remote address is stored at the use information address 1843, and when the user accesses the use information, the mobile user terminal 100 downloads the use information from the service providing system 110 to the temporary area 1704 and displays it on the LCD 303.

[0881] The address stored at the use information address 1843 is also determined by the service providing system. In the data updating process, the use times for the individual use information items are compared, and a local address is assigned for the use information having the latest use time. When there is adequate space available in the object data area 1716, all the use information addresses can be local addresses.

[0882] An explanation will now be given for the data structures of an electronic ticket, an electronic payment card and an electronic telephone card.

[0883] Fig. 19 is a specific diagram showing the data structure of an electronic ticket 1900. In Fig. 19, the electronic ticket 1900 consists of three portions: a ticket program 1901, a presentation ticket 1902 and a ticket certificate 1903 or 1933 portion. The ticket program 1901 portion is information for managing the status of a ticket and for specifying an operation inherent to a ticket. The presentation ticket 1902 portion is information that is to be presented to the gate terminal 101 as information for the contents of a ticket for the examination of an electronic ticket. The ticket certificate is issued by a service provider for an electronic ticket, and indicates that the electronic ticket is authentic. There are two types of ticket certificates: a ticket certificate 1903 for simply certifying an electronic ticket, and a registered ticket certificate 1933 for certifying that an electronic ticket is registered in the service providing system. The ticket certificate 1903 can be changed to the registered ticket certificate 1933 when the user registers an electronic ticket.

[0884] One electronic ticket includes three key types and four different keys in accordance with the public key cryptography method. One key type is a key used for a digital signature accompanying an electronic ticket, and

5 a ticket signature private key 1910 and a ticket signature public key 1925 (1936) are provided as a private key and a corresponding public key. Another key type is a ticket private key 1911 used for the electronic ticket authorization process performed with the gate terminal 101. The other key type is a gate public key 1912 used for the authorization process for the gate terminal 101 performed by the mobile user terminal 100.

[0885] 10 The ticket signature private key 1910 and the ticket signature public key 1925 (1936) are a key pair that differs for each electronic ticket. The ticket private key 1911 and the gate public key 1912 differ for each ticket type. The gate terminal 101 includes a ticket public key and a gate private key that correspond to the ticket private key 1911 and the gate public key 1912. The method for employing these keys will be described in detail later.

[0886] 15 In Fig. 19, first, the ticket program 1901 includes ten items of information: ticket program header 1904, ticket name 1905, ticket ID 1906, ticket status 1907, variable ticket information 1908, ticket examination number 1909, ticket signature private key 1910, ticket private key 1911, gate public key 1912 and ticket program data 1913 information.

[0887] 20 The ticket program header 1904 is header information indicating that the entry is a ticket program and describing the data structure of the ticket program. The ticket name 1905 and the ticket ID 1906 are the name and the ID of an electronic ticket. The ticket ID is identification information that differs for each electronic ticket.

[0888] 25 The ticket status 1907 is information describing the status of an electronic ticket, concerning whether the electronic ticket can be used, whether it has been examined, whether it has been registered, and whether it can be transferred.

[0889] 30 The variable ticket information 1908 is variable information that is optionally set in accordance with the electronic ticket type.

[0890] 35 The ticket examination number 1909 is a number indicating the order for the ticket examination process, and is incremented each time the ticket examination process is performed. For each electronic ticket, an arbitrary number is set as the initial amount for the ticket examination number. The initial amount is managed by the service providing system 110, and is employed as verification data in the ticket reference process. The ticket reference process will be described in detail later.

[0891] 40 The ticket signature private key 1910 is a digital signature private key for the electronic ticket 1900. Similarly, the ticket private key 1911 is used for the authorization process for the electronic ticket 1900, and the gate public key is used for the authorization process for the gate terminal.

[0892] 45 The ticket signature private key 1910 is used, in the ticket examination process and the ticket transfer process, to provide a digital signature for data consist-

ing of the ticket status 1907 and the variable ticket information 1908 for the electronic ticket 1900 in the gate terminal 101 or the mobile user terminal to which the electronic ticket is transferred.

[0893] The ticket program data 1913 is a program module for specifying an operation inherent to the electronic ticket. Various types of tickets are specified by a combination of the ticket program data 1913 and the variable ticket information 1908.

[0894] The program module for specifying a common operation for the electronic ticket is stored in the ROM 1501. The basic operations, such as the exchange of messages with the gate terminal to examine an electronic ticket, the generation of messages to be exchanged and the setting of the ticket status 1907 to be "examined," and the standard format for the display of an electronic ticket on the LCD 303, are defined by the program module that is stored in the ROM 1501.

[0895] The ticket program data 1913 is a program module for specifying the operations inherent to the ticket examination process and inherent to the display process. The ticket program data 1913 consists of three data sets: a transaction module set 1930, a representation module set 1931 and a representative component information set 1932.

[0896] The transaction module 1930 is a program module for specifying the operation inherent to a ticket in the ticket examination process. Various operations in the ticket examination process can be defined by a combination of the variable ticket information 1908 and the ticket information 1917.

[0897] For example, to define an electronic ticket that is equivalent to five coupon tickets, a program module such as the transaction module 1930 is specified, whereby an amount of "5," which corresponds to the number of coupon tickets, is set for the variable ticket information 1908, whereby, at each examination, the number of coupon tickets in the variable ticket information is decremented, and whereby, when the number of coupon tickets reaches "0," the ticket status 1907 is changed to "disabled."

[0898] Further, to specify an electronic ticket that serves as a ticket that is valid for three days from the time it is first examined, a program module is defined as the transaction module 1930, whereby, when the ticket is first examined, the date of the third day is set in the variable ticket information 1908 as the effective limit, and whereby the effective limit set in the variable ticket information is examined during each examination.

[0899] The transaction module 1930 does not have to be specified if this is not required. When the transaction module 1930 is not defined, it acts as an electronic ticket for the performance of the basic ticket examination process.

[0900] The representation module 1931 is a program module for specifying an operation on the display, such as a location on the LCD 303, data to be displayed and a display form. For example, for the above electronic

5 ticket that serves as a coupon ticket, the location whereat the number of remaining coupon tickets (a amount set in the variable ticket information) is displayed is designated by the representation module 1931.

[0901] The representation module 1931 also does not have to be defined if such is not necessary. When the representation module 1931 is not defined, an electronic ticket is displayed in the standard display format.

[0902] The representative component information 1932 is image information comprising a component of a ticket on the display, such as an illustration, a photo, a map or a background image. The representative component information 1932 does not have to be specified if such is not necessary. When the representative component information 1932 is not specified, the electronic ticket is displayed using only with text information, as is shown in Fig. 3C. When the representative component information 1932 is specified, the electronic ticket is displayed using the standard display format. When the representation module 1931 is specified, the image information included in the representative component information is displayed as an image 313 in accordance with the representation module 1931, as is shown in

10 Fig. 3F.

[0903] The operations attributable to various types of tickets, and the design of an electronic ticket having a high degree of freedom can be specified by a combination consisting of the transaction module 1930, the representation module 1931 and the representative component information 1932.

[0904] The presentation ticket 1902 includes eight information items: a presentation ticket header 1914, a ticket code 1915, a ticket ID 1916, ticket information 1917, a ticket issuer ID 1918, a validity term 1920, a service provider ID 1921, and a ticket issuing date 1922. A digital signature is provided for the ticket ID 1916, the ticket information 1917 and the ticket issuer ID 1918 by the ticket issuer (1919), and a digital signature is provided for the presentation ticket 1902 by the service provider.

[0905] The presentation ticket header 1914 is header information indicating that the pertinent ticket is a presentation ticket and indicating the data structure of the presentation ticket. The ticket code 1915 is code information indicating an electronic ticket type. And the ticket ID 1916 is ID information for an electronic ticket, and is the same information as that given for the ticket ID 1906.

[0906] The ticket information 1917 is ASCII (American Standard Code for Information Interchange) information that indicates the contents of a ticket. In the ticket information 1917, a ticket title, a date, a place, a seating class, a sponsor, information as to whether an electronic ticket can be transferred, and usage condition information, such as the number of coupon tickets when the electronic ticket is used as a coupon ticket, are described using a form to which tag information are

added to represent the individual information types. When the standard display format or the representation module 1931 is designated, the ticket information 1917 is displayed on the LCD 303 in accordance with the representation module 1931, as is shown in Fig. 3C or 3F.

[0907] The ticket issuer ID 1918 is ID information that identifies the ticket issuer who issued the pertinent ticket. The validity term 1920 is information concerning the period the electronic ticket 1900 is valid. The service provider ID 1921 is ID information for the service provider. And the ticket issuing date 1922 is information concerning the date on which the service provider issued the electronic ticket 1900.

[0908] The ticket certificate 1903 and the registered ticket certificate 1933 have substantially the same data structure.

[0909] The ticket certificate 1903 includes seven information items: a ticket certificate header 1923, a ticket ID 1924, a ticket signature public key 1925, a ticket certificate ID 1926, a certificate validity term 1927, a service provider ID 1928, and a ticket certificate issuing date 1929. A digital signature is provided for the ticket certificate 1903 by the service provider.

[0910] The ticket certificate header 1923 is header information labeling this as a ticket certificate and describing the data structure of the ticket certificate. The ticket ID 1924 is ID information for the electronic ticket 1900, and is the same information as that provided by the ticket ID 1906 and the ticket ID 1916.

[0911] The ticket signature public key 1925 is a public key that is paired with the ticket signature private key 1910 for use as the digital signature for the electronic ticket 1900. The ticket certificate ID 1926 is ID information for the ticket certificate 1903. The certificate validity term 1927 is information indicating the period during which the ticket certificate 1903 is valid. The service provider ID 1928 is ID information for identifying the service provider who issued the ticket certificate 1903. The ticket certificate issuing date 1929 is information providing the date on which the ticket certificate 1903 was issued.

[0912] The registered ticket certificate 1933 includes seven information items: a registered ticket certificate header 1934, a ticket ID 1935, a ticket signature public key 1936, a ticket certificate ID 1937, a certificate validity term 1938, a service provider ID 1939, and a ticket certificate issuing date 1940. A digital signature is provided for the ticket certificate 1933 by the service provider.

[0913] The registered ticket certificate header 1934 is header information labeling this as a registered ticket certificate and describing the data structure of the registered ticket certificate. The ticket ID 1935 is ID information for the electronic ticket 1900, and is the same information as that provided by the ticket ID 1906 and the ticket ID 1916.

[0914] The ticket signature public key 1936 is a public key that is paired with the ticket signature private key

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1910 for use as the digital signature for the electronic ticket 1900. The paired ticket signature private key 1910 and ticket signature public key 1936 have greater lengths and provide greater security than do the paired ticket signature private key 1910 and ticket signature public key 1925.

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[0915] In the ticket registration process, the paired ticket signature private key 1910 and ticket signature public key 1925 used as the digital signature for the electronic ticket are updated to the new, more secure paired ticket signature private key 1910 and ticket signature public key 1936.

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[0916] The ticket certificate ID 1937 is ID information for the registered ticket certificate 1933. The certificate validity term 1938 is information concerning the term during which the registered ticket certificate 1933 is valid. The service provider ID 1939 is ID information identifying the service provider who issued the registered ticket certificate 1933. The ticket certificate issuing date 1940 is information concerning the date on which the registered ticket certificate 1933 was issued.

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[0917] The ticket certificate does not constitute information for certifying the electronic ticket 1900, but instead constitutes information with which the service provider certifies the ticket signature public key 1925 (or the ticket signature public key 1936). The ticket certificate is added to the message accompanied by the digital signature for which the ticket signature private key 1910 is used, so that the legality of the message can be verified.

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[0918] When the electronic ticket is purchased or transferred, the ticket status 1907 for the electronic ticket is in the disabled state. To set the ticket status 1907 to the enabled state, the electronic ticket must be registered in the service providing system 110.

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[0919] When the service providing system 110 separately manages an electronic ticket to be used and an electronic ticket that is unused and is in the sleeping state, the operating cost of the electronic ticket service is reduced, and the illegal use of the electronic ticket is prevented by changing, during the registration process, the digital signature keys for the electronic ticket.

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[0920] When the electronic ticket is registered, the ticket status 1907 represents the enabled state. The ticket signature private key 1910 is changed to a new ticket signature private key, and accordingly, the ticket certificate 1903 is changed to the registered ticket certificate 1933. Further, in the service providing system 110, the electronic ticket is registered in the service director information server 901 as an electronic ticket that is to be used by the user who registered the ticket.

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[0921] Fig. 20 is a specific diagram showing the data structure of an electronic payment card 2000. In Fig. 20, the electronic payment card 2000 consists of three portions: a payment card program 2001, a presentation card 2002 and a card certificate 2003 or 2033 portion. The payment card program portion is information for managing the status of a payment card and for specifying

ing an operation inherent to a payment card. The presentation card portion is information that is to be presented to the merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104) as information for the contents of a payment card for the settlement of a payment using an electronic payment card. The card certificate is issued by a service provider for an electronic payment card, and indicates that the electronic payment card is authentic. There are two types of card certificates: a card certificate 2003 for simply certifying an electronic payment card, and a registered card certificate 2033 for certifying that an electronic payment card is registered in the service providing system. The card certificate 2003 can be changed to the registered card certificate 2033 when the user registers an electronic payment card.

[0922] One electronic payment card, as well as one electronic ticket, includes three key types and four different keys in accordance with the public key cryptography method. One key type is a key used for a digital signature accompanying an electronic payment card, and a card signature private key 2010 and a card signature public key 2025 (2036) are provided as a private key and a corresponding public key. Another key type is a card private key 2011 used for the electronic payment card authorization process performed with the merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104). The other key type is an accounting machine public key 2012 used for the authorization process for the merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104) performed by the mobile user terminal 100.

[0923] The card signature private key 2010 and the card signature public key 2025 (2036) are a key pair that differs for each electronic payment card. The card private key 2011 and the accounting machine public key 2012 differ for each payment card type. The merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104) includes a card public key and an accounting machine private key that correspond to the card private key 2011 and the accounting machine public key 2012. The method for employing these keys will be described in detail later.

[0924] In Fig. 20, first, the payment card program 2001 includes ten items of information: payment card program header 2004, card name 2005, card ID 2006, card status 2007, total remaining value 2008, micro-check issuing number 2009, card signature private key 2010, card private key 2011, accounting machine public key 2012 and payment card program data 2013 information.

[0925] The card program header 2004 is header information indicating that the entry is a payment card program and describing the data structure of the payment card program. The card name 2005 and the card ID 2006 are the name and the ID of an electronic payment card. The card ID is identification information that differs for each electronic payment card.

[0926] The card status 2007 is information describing the status of an electronic payment card, concerning whether the electronic payment card can be used, whether it is unused, whether it has been registered, and whether it can be transferred.

[0927] A remaining card amount 2008 is information providing the remaining amount that is held by the electronic payment card.

[0928] The micro-check issuing number 2009 is the issue number for a micro-check that is issued by an electronic payment card, and is incremented each time a micro-check is issued. For each electronic payment card, an arbitrary number is set as the initial number that is employed as the micro-check issue number. The initial number is managed by the service providing system 110, and is employed as verification data in the micro-check reference process. The micro-check reference process will be described in detail later.

[0929] The card signature private key 2010 is a digital signature private key for the electronic payment card 2000. Similarly, the card private key 2011 is used for the authorization process for the electronic payment card 2000, and the accounting machine public key 2012 is used for the authorization process for the merchant 102 (or the merchant 103 or the accounting machine 104).

[0930] The card signature private key 2010 is used, in the payment card clearing process and the payment card transfer process, to provide a digital signature for data consisting of the card status 2007 and the total remaining value 2008 for the electronic payment card 2000 in the merchant terminal 102 (or the merchant 103 or the automatic vending machine 104) or the mobile user terminal to which the electronic payment card is transferred.

[0931] The card program data 2013 is a program module for specifying an operation inherent to the electronic payment card.

[0932] The program module for specifying a common operation for the electronic payment card is stored in the ROM 1501. The basic operations, such as the exchange of messages with the merchant terminal 102 (or the merchant terminal 103 or the automatic vending machine 104) to clear a micro-check, the generation of messages to be exchanged and the updating of the card status 2007, and the standard format for the display of an electronic payment card on the LCD 303, are defined by the program module that is stored in the ROM 1501.

[0933] The card program data 2013 is a program module for specifying the operations inherent to the payment card clearing process and inherent to the display process. The card program data 2013 consists of three data sets: a transaction module set 2030, a representation module set 2031 and a representative component information set 2032.

[0934] The transaction module 2030 is a program module for specifying an operation inherent to the payment card settlement processing. Since the transaction

module 2030 is specified, in the payment card settlement processing, messages can be exchanged among the procedures that differ from normal, or inherent information can be included in a message to be exchanged.

[0935] The transaction module 2030 does not have to be specified if this is not required. When the transaction module 2030 is not defined, it acts as an electronic payment card for the performance of the basic payment card clearing process.

[0936] The representation module 2031 is a program module for specifying an operation on the display, such as a location on the LCD 303, data to be displayed and a display form. The representation module 2031 also does not have to be defined if such is not necessary. When the representation module 2031 is not defined, an electronic payment card is displayed in the standard display format.

[0937] The representative component information 2032 is image information comprising a component of a payment card on the display, such as an illustration, a photo, a map or a background image. The representative component information 2032 does not have to be specified if such is not necessary. When the representative component information 2032 is not specified, the electronic payment card is displayed using only with text information, as is shown in Fig. 3D. When the representative component information 2032 is specified, the electronic payment card is displayed using the standard display format. When the representation module 2031 is specified, the image information included in the representative component information is displayed as an image 314 in accordance with the representation module 2031, as is shown in Fig. 3G.

[0938] The operations attributable to various types of payment cards, and the design of an electronic payment card having a high degree of freedom can be specified by a combination consisting of the transaction module 2030, the representation module 2031 and the representative component information 2032.

[0939] The presentation card 2002 includes eight information items: a presentation card header 2014, a card code 2015, a card ID 2016, card information 2017, a payment card issuer ID 2018, a validity term 2020, a service provider ID 2021, and a card issuing date 2022. A digital signature is provided for the card ID 2016, the card information 2017 and the card issuer ID 2018 by the card issuer (2019), and a digital signature is provided for the presentation card 2002 by the service provider.

[0940] The presentation card header 2014 is header information indicating that the pertinent card is a presentation card and indicating the data structure of the presentation card. The card code 2015 is code information indicating an electronic payment card type. And the card ID 2016 is ID information for an electronic payment card, and is the same information as that given for the card ID 2006.

[0941] The card information 2017 is ASCII information

that indicates the contents of a payment card. In the card information 2017, a face value of a payment card when it is issued, usage condition information, an issuer, and information as to whether an electronic payment card can be transferred, are described using a form to which tag information are added to represent the individual information types. When the standard display format or the representation module 2031 is designated, the card information 2017 is displayed on the LCD 303 in accordance with the representation module 2031, as is shown in Fig. 3D or 3G.

[0942] The card issuer ID 2018 is ID information that identifies the payment card issuer who issued the pertinent payment card. The validity term 2020 is information concerning the period the electronic payment card 2000 is valid. The service provider ID 2021 is ID information for the service provider. And the payment card issuing date 2022 is information concerning the date on which the service provider issued the electronic payment card 2000.

[0943] The card certificate 2003 and the registered card certificate 2033 have substantially the same data structure.

[0944] The card certificate 2003 includes seven information items: a card certificate header 2023, a card ID 2024, a card signature public key 2025, a card certificate ID 2026, a certificate validity term 2027, a service provider ID 2028, and a card certificate issuing date 2029. A digital signature is provided for the card certificate 2003 by the service provider.

[0945] The card certificate header 2023 is header information labeling this as a card certificate and describing the data structure of the card certificate. The card ID 2024 is ID information for the electronic payment card 2000, and is the same information as that provided by the card ID 2006 and the card ID 2016.

[0946] The card signature public key 2025 is a public key that is paired with the card signature private key 2010 for use as the digital signature for the electronic payment card 2000. The card certificate ID 2026 is ID information for the card certificate 2003. The certificate validity term 2027 is information indicating the period during which the card certificate 2003 is valid. The service provider ID 2028 is ID information for identifying the service provider who issued the card certificate 2003. The card certificate issuing date 2029 is information providing the date on which the card certificate 2003 was issued.

[0947] The registered card certificate 2033 includes seven information items: a registered card certificate header 2034, a card ID 2035, a card signature public key 2036, a card certificate ID 2037, a certificate validity term 2038, a service provider ID 2039, and a card certificate issuing date 2040. A digital signature is provided for the registered card certificate 2033 by the service provider.

[0948] The registered card certificate header 2034 is header information labeling this as a registered card

certificate and describing the data structure of the registered card certificate. The card ID 2035 is ID information for the electronic payment card 2000, and is the same information as that provided by the card ID 2006 and the card ID 2016.

[0949] The card signature public key 2036 is a public key that is paired with the card signature private key 2010 for use as the digital signature for the electronic payment card 2000. The paired card signature private key 2010 and card signature public key 2036 have greater lengths and provide greater security than do the paired card signature private key 2010 and card signature public key 2025.

[0950] In the payment card registration process, the paired card signature private key 2010 and card signature public key 2025 used as the digital signature for the electronic payment card are updated to the new, more secure paired card signature private key 2010 and card signature public key 2036.

[0951] The card certificate ID 2037 is ID information for the registered card certificate 2033. The certificate validity term 2038 is information concerning the term during which the registered card certificate 2033 is valid. The service provider ID 2039 is ID information identifying the service provider who issued the registered card certificate 2033. The card certificate issuing date 2040 is information concerning the date on which the registered card certificate 2033 was issued.

[0952] The card certificate does not constitute information for certifying the electronic payment card 2000, but instead constitutes information with which the service provider certifies the card signature public key 2025 (or the card signature public key 2036). The card certificate is added to the micro-check accompanied by the digital signature for which the card signature private key 2010 is used, so that the legality of the micro-check can be verified.

[0953] When the electronic payment card is purchased or transferred, the card status 2007 for the electronic payment card is in the disabled state. To set the card status 2007 to the enabled state, the electronic payment card must be registered in the service providing system 110.

[0954] When the service providing system 110 separately manages an electronic payment card to be used and an electronic payment card that is unused and is in the sleeping state, the operating cost of the electronic payment card service is reduced, and the illegal use of the electronic payment card is prevented by changing, during the registration process, the digital signature keys for the electronic payment card.

[0955] When the electronic payment card is registered, the card status 2007 represents the enabled state. The card signature private key 2010 is changed to a new card signature private key, and accordingly, the card certificate 2003 is changed to the registered card certificate 2033. Further, in the service providing system 110, the electronic payment card is registered in the

service director information server 901 as an electronic payment card that is to be used by the user who registered the payment card.

[0956] Fig. 21 is a specific diagram showing the data structure of an electronic telephone card 2100. In Fig. 21, the electronic telephone card 2100 consists of three portions: a telephone card program, a presentation card and a card certificate portion. The telephone card program portion is information for managing the status of a telephone card and for specifying an operation inherent to a telephone card. The presentation telephone card portion is information that is to be presented to the electronic telephone card accounting machine 800 of the switching center 105 as information for the contents of a telephone card when a call is made using an electronic telephone card. The card certificate is issued by a service provider for an electronic telephone card, and indicates that the electronic telephone card is authentic. There are two types of card certificates: a card certificate 2103 for simply certifying an electronic telephone card, and a registered card certificate 2133 for certifying that an electronic telephone card is registered in the service providing system. The card certificate 2003 can be changed to the registered card certificate 2032 when the user registers an electronic payment card.

[0957] One electronic telephone card, as well as one electronic ticket or one electronic payment card, includes three key types and four different keys in accordance with the public key cryptography method. 30 One key type is a key used for a digital signature accompanying an electronic telephone card, and a card signature private key 2110 and a card signature public key 2125 (2136) are provided as a private key and a corresponding public key. Another key type is a card private key 2111 used for the electronic telephone card authorization process performed with the electronic telephone card accounting machine 800 of the switching center 105. The other key type is an accounting machine public key 2112 used for the authorization process for the electronic telephone card accounting machine 800 performed by the mobile user terminal 100.

[0958] The card signature private key 2110 and the card signature public key 2125 (2136) are a key pair that differs for each electronic telephone card. The card private key 2111 and the accounting machine public key 2112 differ for each telephone card type. The electronic telephone card accounting machine 800 of the switching center 105 includes a card public key and an accounting machine private key that correspond to the card private key 2111 and the accounting machine public key 2112. The method for employing these keys will be described in detail later.

[0959] In Fig. 21, first, the telephone card program 2101 includes ten items of information: telephone card program header 2104, card name 2105, card ID 2106, card status 2107, total remaining value 2108, micro-check issuing number 2109, card signature private key 2110, card private key 2111, accounting machine public

key 2112 and telephone card program data 2113 information.

[0960] The card program header 2104 is header information indicating that the entry is a telephone card program and describing the data structure of the telephone card program. The card name 2105 and the card ID 2106 are the name and the ID of an electronic telephone card. The card ID is identification information that differs for each electronic telephone card.

[0961] The card status 2107 is information describing the status of an electronic telephone card, concerning whether the electronic telephone card can be used, whether it is unused, whether it has been registered, and whether it can be transferred.

[0962] A remaining card amount 2108 is information providing the remaining amount that is held by the electronic telephone card.

[0963] The micro-check issuing number 2109 is the issue number for a micro-check that is issued by an electronic telephone card, and is incremented each time a telephone micro-check is issued. For each electronic telephone card, an arbitrary number is set as the initial number that is employed as the micro-check issuing number. The initial number is managed by the service providing system 110, and is employed as verification data in the micro-check reference process. The micro-check reference process will be described in detail later.

[0964] The card signature private key 2110 is a digital signature private key for the electronic telephone card 2100. Similarly, the card private key 2111 is used for the authorization process for the electronic telephone card 2100, and the accounting machine public key 2112 is used for the authorization process for the electronic telephone card accounting machine 800 of the switching center 105.

[0965] The card signature private key 2110 is used, in the telephone card clearing process and the telephone card transfer process, to provide a digital signature for data consisting of the card status 2107 and the total remaining value 2108 for the electronic telephone card 2100 in the electronic telephone card accounting machine 800 or the mobile user terminal to which the electronic telephone card is transferred.

[0966] The telephone card program data 2113 is a program module for specifying an operation inherent to the electronic telephone card.

[0967] The program module for specifying a common operation for the electronic telephone card is stored in the ROM 1501. The basic operations, such as the exchange of messages with the electronic telephone card accounting machine 800 of the switching center 105 to call a micro-check, the generation of messages to be exchanged and the updating of the card status 2107, and the standard format for the display of an electronic telephone card on the LCD 303, are defined by the program module that is stored in the ROM 1501.

[0968] The card program data 2113 is a program module for specifying the operations inherent to the tele-

phone card clearing process and inherent to the display process. The card program data 2113 consists of three data sets: a transaction module set 2130, a representation module set 2131 and a representative component information set 2132.

[0969] The transaction module 2130 is a program module for specifying an operation inherent to the telephone card settlement processing. Since the transaction module 2130 is specified, in the telephone card settlement processing, messages can be exchanged among the procedures that differ from normal, or inherent information can be included in a message to be exchanged.

[0970] The transaction module 2130 does not have to be specified if this is not required. When the transaction module 2130 is not defined, it acts as an electronic telephone card for the performance of the basic telephone card clearing process.

[0971] The representation module 2131 is a program module for specifying an operation on the display, such as a location on the LCD 303, data to be displayed and a display form. The representation module 2131 also does not have to be defined if such is not necessary. When the representation module 2131 is not defined, an electronic telephone card is displayed in the standard display format.

[0972] The representative component information 2132 is image information comprising a component of a telephone card on the display, such as an illustration, a photo, a map or a background image. The representative component information 2132 does not have to be specified if such is not necessary. When the representative component information 2132 is not specified, the electronic telephone card is displayed using only with text information, as is shown in Fig. 3E. When the representative component information 2132 is specified, the electronic telephone card is displayed using the standard display format. When the representation module 2131 is specified, the image information included in the representative component information is displayed as an image 315 in accordance with the representation module 2131, as is shown in Fig. 3H.

[0973] The design of an electronic telephone card having a high degree of freedom can be specified by a combination consisting of the transaction module 2030, the representation module 2131 and the representative component information 2132.

[0974] The presentation card 2102 includes eight information items: a presentation card header 2114, a card code 2115, a card ID 2116, card information 2117, a telephone card issuer ID 2118, a validity term 2120, a service provider ID 2121, and a card issuing date 2122. A digital signature is provided for the card ID 2116, the card information 2117 and the card issuer ID 2118 by the card issuer (2119), and a digital signature is provided for the presentation card 2102 by the service provider.

[0975] The presentation card header 2114 is header

information indicating that the pertinent card is a presentation card and indicating the data structure of the presentation card. The card code 2115 is code information indicating an electronic telephone card type. And the card ID 2116 is ID information for an electronic telephone card, and is the same information as that given for the card ID 2106.

[0976] The card information 2117 is ASCII information that indicates the contents of a telephone card. In the card information 2117, a face value of a telephone card when it is issued, usage condition information, an issuer, and information as to whether an electronic telephone card can be transferred, are described using a form to which tag information are added to represent the individual information types. When the standard display format or the representation module 2131 is designated, the card information 2117 is displayed on the LCD 303 in accordance with the representation module 2131, as is shown in Fig. 3E or 3H.

[0977] The card issuer ID 2118 is ID information that identifies the telephone card issuer who issued the pertinent telephone card. The validity term 2120 is information concerning the period the electronic telephone card 2100 is valid. The service provider ID 2121 is ID information for the service provider. And the telephone card issuing date 2122 is information concerning the date on which the service provider issued the electronic telephone card 2100.

[0978] The card certificate 2103 and the registered card certificate 2133 have substantially the same data structure.

[0979] The card certificate 2103 includes seven information items: a card certificate header 2123, a card ID 2124, a card signature public key 2125, a card certificate ID 2126, a certificate validity term 2127, a service provider ID 2128, and a card certificate issuing date 2129. A digital signature is provided for the card certificate 2103 by the service provider.

[0980] The card certificate header 2123 is header information labeling this as a card certificate and describing the data structure of the card certificate. The card ID 2124 is ID information for the electronic telephone card 2100, and is the same information as that provided by the card ID 2106 and the card ID 2116.

[0981] The card signature public key 2125 is a public key that is paired with the card signature private key 2110 for use as the digital signature for the electronic telephone card 2100. The card certificate ID 2126 is ID information for the card certificate 2103. The certificate validity term 2127 is information indicating the period during which the card certificate 2103 is valid. The service provider ID 2128 is ID information for identifying the service provider who issued the card certificate 2103. The card certificate issuing date 2129 is information providing the date on which the card certificate 2103 was issued.

[0982] The registered card certificate 2133 includes seven information items: a registered card certificate

header 2134, a card ID 2135, a card signature public key 2136, a card certificate ID 2137, a certificate validity term 2138, a service provider ID 2139, and a card certificate issuing date 2140. A digital signature is provided for the registered card certificate 2133 by the service provider.

[0983] The registered card certificate header 2134 is header information labeling this as a registered card certificate and describing the data structure of the registered card certificate. The card ID 2135 is ID information for the electronic telephone card 2100, and is the same information as that provided by the card ID 2106 and the card ID 2116.

[0984] The card signature public key 2136 is a public key that is paired with the card signature private key 2110 for use as the digital signature for the electronic telephone card 2100. The paired card signature private key 2110 and card signature public key 2136 have greater lengths and provide greater security than do the paired card signature private key 2110 and card signature public key 2125.

[0985] In the telephone card registration process, the paired card signature private key 2110 and card signature public key 2125 used as the digital signature for the electronic telephone card are updated to the new, more secure paired card signature private key 2110 and card signature public key 2136.

[0986] The card certificate ID 2137 is ID information for the registered card certificate 2133. The certificate validity term 2138 is information concerning the term during which the registered card certificate 2133 is valid. The service provider ID 2139 is ID information identifying the service provider who issued the registered card certificate 2133. The card certificate issuing date 2140 is information concerning the date on which the registered card certificate 2133 was issued.

[0987] The card certificate does not constitute information for certifying the electronic telephone card 2000, but instead constitutes information with which the service provider certifies the card signature public key 2125 (or the card signature public key 2136). The card certificate is added to the telephone micro-check accompanied by the digital signature for which the card signature private key 2110 is used, so that the legality of the micro-check can be verified.

[0988] When the electronic telephone card is purchased or transferred, the card status 2107 for the electronic telephone card is in the disabled state. To set the card status 2107 to the enabled state, the electronic telephone card must be registered in the service providing system 110.

[0989] When the service providing system 110 separately manages an electronic telephone card to be used and an electronic telephone card that is unused and is in the sleeping state, the operating cost of the electronic telephone card service is reduced, and the illegal use of the electronic telephone card is prevented by changing, during the registration process, the digital signature

keys for the electronic telephone card.

[0990] When the electronic telephone card is registered, the card status 2107 represents the enabled state. The card signature private key 2110 is changed to a new card signature private key, and accordingly, the card certificate 2103 is changed to the registered card certificate 2133. Further, in the service providing system 110, the electronic telephone card is registered in the service director information server 901 as an electronic telephone card that is to be used by the user who registered the telephone card.

[0991] As is described above, the electronic ticket 1900, the electronic payment card 2000 and the electronic telephone card 2100 have similar data structures. Especially, the electronic payment card and the electronic telephone card have basically the same data structure, so that an electronic payment card that has the functions of both an electronic payment card and an electronic telephone card can be implemented. In this case, in the payment card settlement processing and in the telephone card settlement processing, the price of a product and a communication charge are subtracted from the remaining card amount held by one electronic payment card.

[0992] Further, when information that corresponds to the remaining card amount 2008 held by the electronic payment card 2000 and the remaining card amount 2108 held by the electronic telephone card 2100 is set as a part of the variable ticket information 1908 provided for the electronic ticket 1900, a coupon ticket can be implemented that functions as a ticket, a payment card and a telephone card. This is especially effective for a travel coupon ticket in which are packaged an overseas travel ticket, a shopping ticket and a portable telephone usage right.

[0993] The internal structure of the gate terminal 101 will now be described.

[0994] Fig. 22 is a block diagram illustrating the arrangement of the gate terminal 101. The gate terminal 101 comprises: a CPU (Central Processing Unit) 2200, which processes data for transmission and reception, in accordance with a program stored in a ROM (Read Only Memory) 2201, and which controls the other components via a bus 2242; a RAM (Random Access Memory) 2202 and a hard disk 2203 on which are stored data that are to be processed and data that have been processed by the CPU 2200; a EEPROM (Electric Erasable Programmable Read Only Memory) 2204, in which are stored the gate ID of the gate terminal 101, the terminal ID and a telephone number for a telephone terminal, a merchant ID, a private key and a public key for the digital signature of a merchant, the service provider ID and the telephone number of the service providing system (the telephone number of the service provider is accompanied by the digital signature of the service provider), and the public key of the service provider; a cryptographic processor 2205, which encrypts or decrypts data under the control of the CPU 2200; a data codec

2206, which encodes data to be transmitted and decodes received data under the control of the CPU 2200; a touch panel LCD 401, which displays an image set up by the CPU 2200, and detects touch manipulation effected by a merchant; an infrared communication module 400, which provides infrared communication with the mobile user terminal 100; a serial port 2209, which is connected to the infrared communication module 400; a serial-parallel converter 2208, which performs the bidirectional conversion of parallel data and serial data; a key operator 2212, which detects a merchant's manipulation of a lock switch 405, a menu switch 404, a number key switch 403 and a power switch 402; a loudspeaker 2211, through which sounds are output to provide notification concerning the completion of the ticket examination process and the establishment of the operation; a sound controller 2210, which drives the loudspeaker 2211; a digital telephone communication unit 2207, which provides digital telephone communication with the service providing system 110 via the digital telephone communication line 120; an external interface 2213, which is an interface for the connection of an external device, such as a gate opening/closing device; and a control logic unit 2214, which processes an interrupt signal received from the key operator 2212, the touch panel LCD 401, the serial-parallel converter 2208, the digital telephone communication unit 2207 and the external interface 2213, and which serves as an interface when the CPU 2200 accesses an internal register of the key operator 2213, the touch panel LCD 401 or the sound controller 2210.

[0995] The cryptographic processor 2205 includes a secret key encryption and decryption function and a public key encryption and decryption function. The cryptographic processor 2205 employs a cryptography method determined by the CPU 2200 and the keys for the encrypting or decrypting of data set by the CPU 2200. The CPU 2200 employs the encrypting and decrypting functions of the cryptographic processor 2205 to perform a digital signature process or a closing process for a message, and to decrypt a closed and encrypted message or to verify a digital signature accompanying a message. A detailed explanation will be given later for the digital signature process, the closing process, the decryption process and the digital signature verification process.

[0996] The data codec 2206 encodes data to be transmitted or decodes received data under the control of the CPU 2200. In this case, the encoding is a process for the generation of data to be transmitted that includes communication control information and error correction information, and the decoding is a process for the performance of error correction for the received data and the removal of extra communication control information in order to obtain the data that a sender was to originally transmit. The data codec 2206 has a function for encoding or decoding data during data communication via a digital telephone, and a function for encoding or decod-

ing data during infrared communication. The data codec 2206 performs encoding or decoding as determined by the CPU for data that are set by the CPU.

[0997] When, for example, a closed message accompanied by a digital signature is to be transmitted via digital telephone communication, the CPU 2200 employs the cryptographic processor 2205 to perform a digital signature process and a closing process for the message, employs the data codec 2206 to encode the obtained message to obtain a data communication form for a digital telephone, and transmits the resultant message through the control logic unit 2214 to the digital telephone communication unit 2207.

[0998] When a closed message accompanied by a digital signature is to be received via digital telephone communication, the CPU 2200 receives that message from the digital telephone communication unit 2207 through the control logic unit 2214, employs the data codec 2206 to decode the received message, and permits the cryptographic processor 2205 to decrypt the closed and encrypted message and to verify the digital Signature accompanying the message.

[0999] Similarly, when a closed message accompanied by a digital signature is to be transmitted via infrared communication, the CPU 2200 employs the cryptographic processor 2205 to provide a digital signature for the message and to close the message, and employs the data codec 2206 to encode the obtained message to provide a data form that is suitable for infrared communication. Then, the resultant message is transmitted through the control logic unit 2214 to the serial-parallel converter 2208.

[1000] When a closed message accompanied by a digital signature is to be received via infrared communication, the CPU 2200 receives that message from the serial-parallel converter 2208 through the control logic unit 2214, employs the data codec 2206 to decode the received message, and permits the cryptographic processor 2205 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

[1001] When the merchant depresses either the lock switch 405, the menu switch 404, the number key switch 403, or the power switch 402, the key operator 2212 asserts, to the CPU 2200, an interrupt signal 2237 requesting the performance of a process corresponding to the manipulation of the switch. As is shown in Fig. 23A, the key operator 2212 includes a key control register (KEYCTL) 2306 for setting the valid/invalid state of each switch. And to set the valid/invalid state of each switch, The CPU 2200 accesses the key control register (KEYCTL) 2306.

[1002] As is shown in Fig. 23A, the touch panel LCD 401 includes an X coordinate register (XCOORD) 2304 and a Y coordinate register (YCOORD) 2305, which correspond to the coordinates of the point on the screen that the merchant touches. When the merchant touches the screen, the touch panel LCD 401 asserts an inter-

rupt signal 2235 requesting the performance of a process corresponding to the manipulation of a switch. In response to the interrupt, the CPU 2200 reads the coordinate information from the X coordinate register (XCOORD) 2304 and the Y coordinate register (YCOORD) 2305 via the control logic unit 2214, and performs a process based on the coordinate information.

[1003] The sound controller 2210, as is shown in Fig. 23A, includes an audio processor control register (SCTL) 2303, for controlling the audio processing, that the CPU 2200 accesses To control the operation of the sound controller 2210. When, for example, the ticket examination process has been normally completed, the CPU 2200 accesses the audio processor control register (SCTL) 2303 to output a sound signalling that the ticket has been examined. Thus, the sound controller 2210 drives the loudspeaker 2211, through which is output the sound signalling that the ticket has been examined.

[1004] The infrared communication module 400 modulates a serial digital signal that is received via the serial cable 406 to obtain a signal that is actually to be transmitted as an infrared ray, and further changes the resultant signal to an infrared ray and emits it. Furthermore, the infrared communication module 400 changes a received infrared ray to an analog signal, and then demodulates the analog signal to obtain a digital signal and outputs it.

[1005] To transmit a message by using infrared communication, the CPU 2200 transmits the message as a digital signal 2226 to the serial-parallel converter 2208 via the control logic unit 2214. The serial-parallel converter 2208 converts the message into a serial digital signal, and transmits it via the serial port 2209 and the serial cable 406 to the infrared communication module 400, which then outputs the infrared ray.

[1006] When the infrared ray is received by the infrared communication module 400, the serial digital signal received at the infrared communication module 4300 is transmitted via the serial cable 406 and the serial port 2209 to the serial-parallel converter 2208, whereat the signal is converted into parallel data. At this time, the serial-parallel converter 2208 asserts the interrupt signal 2227 and requests that the CPU 2200 process the received data.

[1007] The digital telephone communication unit 2207 controls digital telephone communication with the service providing system 110 via the digital telephone communication line 120. As is shown in Fig. 23A, the digital telephone communication unit 2207 includes an ID register (ID) 2307, in which the terminal ID of the gate terminal 101 is stored, and a digital telephone communication unit control register (TCTL) 2308, which controls the operation of the digital telephone communication unit 2207.

[1008] The digital telephone communication unit 2207 converts data that are to be transmitted via digital telephone communication into a data format for digital tele-

phone communication, and transmits the resultant data to the digital telephone communication line 120. The data are transmitted to the control logic unit 2214 by the CPU 2200 as a digital signal 2223.

[1009] In response to a call received along the digital telephone communication line 120, the digital telephone communication unit 2207 examines the terminal ID and receives and decodes the data. At this time, the digital telephone communication unit 2207 further asserts an interrupt signal 2224 requesting that the CPU 2200 process the received data.

[1010] The external interface 2213 is an interface circuit for connecting an external device, such as a gate opening/closing device. The CPU 2200 controls the external device via the control logic unit 2214 and the external interface 2213. A control signal 2245 is employed for the writing and reading operations performed by the CPU 2200 via the control logic unit 2214. At a low level, the control signal signifies a writing operation, while at a high level, the control signal signifies a reading operation. A data signal that is exchanged at this time by the control logic unit 2214 and the external interface 2213 is a digital signal 2243, and an interrupt signal 2244 is a control signal that is issued as an interrupt request by the external device.

[1011] The control logic unit 2214, as is shown in Fig. 23A, includes three internal registers: a clock counter (CLOCKC) 2300, an update time register (UPTIME) 2301, and an interrupt register (INT) 2302.

[1012] The clock counter is employed to measure the current time; the update time register is employed to store the time at which the gate terminal 101 will communicate with the service providing system to update data in the RAM 2202 and on the hard disk 2203; and the interrupt register is employed to indicate the reason an interrupt is generated for the CPU 2200.

[1013] When the count held by the clock counter 2300 matches the count in the update time register 2301, or when one of the interrupt signals 2224, 2227, 2235, 2237 or 2244 is asserted, the control logic unit 2214 writes the reason for the interrupt in the interrupt register (INT) 2302, and asserts an interrupt signal 2222 requesting the CPU perform an interrupt process. For the interrupt processing, the CPU 2200 reads the reason stored in the interrupt register and then performs a corresponding process.

[1014] The individual bit fields of the interrupt register (INT) are defined as is shown in Fig. 23B.

[1015] Bit 31 represents the state of the power switch. When the bit value is 0, it indicates the state is the power-OFF state, and when the bit value is 1, it indicates the state is the power-ON state.

[1016] Bit 30 represents the digital telephone communication state. When the bit value is 1, it indicates the state is one wherein digital telephone communication is in process.

[1017] Bit 29 represents the generation of a touch panel interrupt due to contact being made with the

touch panel. When the bit value is 1, it indicates that touch panel interrupt has occurred. In this bit field, a 1 is set when the interrupt signal 2235 is asserted.

5 [1018] Bit 28 represents the generation of an infrared ray reception interrupt. When the bit value is 1, it indicates that an infrared ray has been received. In this bit field, a 1 is set when the infrared communication module 400 receives an infrared ray and the interrupt signal 2227 is asserted.

10 [1019] Bit 27 represents the generation of a data reception interrupt. When the bit value is 1, it indicates that data is being received. In this bit field, a 1 is set when the data-communication data are received and the interrupt signal 2224 is asserted during the course of digital telephone communication.

15 [1020] Bit 26 represents the generation of an update interrupt requesting the performance of a data updating process. When the bit value is 1, it indicates the generation of the update interrupt. In this bit field, a 1 is set when the count in the clock counter matches the count in the update time register.

20 [1021] Bit 25 represents the generation of an external IF interrupt requesting data communication be initiated with the external device that is connected to the external interface 2213. When the bit value is 1, it signals the generation of the external IF interrupt. In this bit field, a 1 is set when the interrupt signal 2244 received from the external interface 2213 is asserted.

25 [1022] Bit 24 represents the generation of a key interrupt by the manipulation of the switch. When the bit value is 1, it represents the generation of the key interrupt. In this bit field, a 1 is set when the interrupt signal 2237 is asserted.

30 [1023] Bits 0 to 9 correspond to switches 0 to 9 for the number key switches. Bit 10 and bit 11 correspond to number key switches "*" and "#" and bits 12 to 15 correspond to function switches F1 to F4. Bits 16 to 18 respectively correspond to the power switch, the lock switch, and the menu switch. When the bit value is 1, it indicates that a switch corresponding to that bit has been depressed.

35 [1024] Data stored in the RAM 2202 will now be described.

[1025] Fig. 24 is a specific diagram showing a RAM map for data stored in the RAM 2202.

[1026] The RAM 2202 is constituted by five areas: a fundamental program objects area 2400, a service data area 2401, a merchant area 2402, a work area 2403, and a temporary area 2404. In the fundamental program objects area 2400 are stored an upgraded module for a program stored in the ROM 2201, a patch program, and an additional program. The merchant area 2402 is an area that a merchant can freely use, the work area 2403 is a work area that the CPU 100 employs when executing a program, and the temporary area 2404 is an area in which information received by the gate terminal is stored temporarily.

40 [1027] The service data area 2401 is an area in which

is stored contract information for the electronic commerce service, information for an electronic ticket to be examined and history information, and the data in this area are managed by the service providing system 110. The service data area 2401 is constituted by seven sub-areas: a data management information area 2405, a merchant information area 2406, a merchant public key certificate area 2407, a merchant preference area 2408, a ticket list area 2409, a transaction list area 2410 and an authorization report list area 2411.

[1028] The data management information area 2405 is an area in which is held management information for data stored in the service data area 2401; the merchant information area 2406 is an area in which is stored the name of a merchant and information concerning the contents of a contract entered into with the service provider; the merchant's public key certificate area 2407 is an area in which is stored a public key certificate for the merchant; a merchant preference area 2408 is an area in which is stored for a merchant preference information that concerns an electronic ticket service; the ticket list area 2409 is an area in which is stored list information for electronic tickets that the gate terminal examines; the transaction list area 2410 is an area in which is stored history information for the ticket examination process of the electronic ticket service; and the authorization report list area 2411 is an area in which are stored results (reference results) obtained by querying the service providing system concerning an electronic ticket that is examined.

[1029] The information stored in the service data area 2401 will now be described in detail.

[1030] Fig. 25 is a detailed, specific diagram showing the relationships established for information stored in the service data area 2401.

[1031] The data management information 2405 consists of nine types of information: a last data update date 2500, a next data update date 2501, a terminal status 2502, a merchant information address 2503, a merchant public key certificate address 2504, a merchant preference address 2505, a ticket list address 2506, a transaction list address 2507 and an authorization report list address 2508.

[1032] The last data update date 2500 represents the date on which the service providing system 110 last updated the data in the RAM 2202 and on the hard disk 2203, and the next data update date 2501 represents the date on which the service providing system 110 will next update the data in the service data area 2401. The gate terminal 101 automatically initiates an update process when the time set according to the next data update date 2401 has been reached.

[1033] The time for the next data update date 2501 is set in the update time register 2301. When the next data update date 2501 is reached, the gate terminal 101 initiates the data updating process. During the data updating process, the service providing system 110 updates data stored in the RAM and on the hard disk. This proc-

ess is performed daily at a time (e.g., late at night) at which communication traffic is not very heavy. The data updating process will be described in detail later.

[1034] The terminal status 2502 represents the status of the gate terminal. The merchant information address 2503, the merchant public key certificate address 2504, the merchant preference address 2505, the ticket list address 2506, the transaction list address 2507, and the authorization list address 2508 respectively represent the first addresses for the areas in which are stored the merchant information 2406, the merchant public key certificate 2407, the merchant preference information 2408, the ticket list 2409, the transaction list 2410, and the authorization list 2411.

[1035] List information for electronic tickets that are to be examined by the gate terminal 101 is stored in the ticket list 2409. An electronic ticket to be examined by the gate terminal 101 is set up either by the service providing system in the data updating process, or by the merchant downloading, from the service providing system, a program module (ticket examination module) for examining an electronic ticket (ticket examination setup). This setup method is determined in accordance with the contents of a contract entered into by the merchant and the service providing system.

[1036] Generally, when the usage form of the type of ticket to be examined at the gate terminal 101 must be frequently changed, for example, when, as at a stadium, the ticket to be examined is changed every day, depending on the event, or when the changing of the ticket to be examined depends on the individual gates (gate terminals), the merchant sets up the ticket to be examined. But when the type of ticket to be examined is changed less frequently and, for example, when as at a theme park a ticket to be examined is determined for each attraction, the service system providing system sets up the ticket to be examined.

[1037] In the ticket list 2409, for one electronic ticket type seven types of information are stored: a ticket name 2509, a ticket code 2510, a ticket issuer ID 2511, a validity term 2512, a gate private key 2513, a ticket public key 2514, and a ticket examination module address 2515. The ticket name 2509 is information that contains the name of an electronic ticket to be examined by the gate terminal 101; the ticket code 2510 is code information describing the type of the electronic ticket; and the validity term 2512 is the period the electronic ticket is valid for use. The gate private key 2513 and the ticket public key 2514 are encryption keys that respectively are paired with the gate public key 1912 and the ticket private key 1911 for the electronic ticket.

[1038] The ticket examination module address 2515 is an address on the hard disk 2203 whereat is stored the ticket examination module for the pertinent electronic ticket.

[1039] In the transaction list 2410, list information is stored for managing the history of the ticket examination process of the electronic ticket service. For one ticket

examination process, four information items are stored in the transaction list 2410: a transaction number 2516, a service code 2517, a transaction time 2518, and a transaction information address 2519.

[1040] The transaction number 2516 is a number uniquely identifying the ticket examination process (from the view of the merchant); the service code 2517 is code information describing the type of mobile electronic commerce service that was provided for the user; and the transaction time 2518 is the time at which the ticket examination process was performed.

[1041] The transaction information address 2519 is an address at which is stored a ticket examination response 6703 that corresponds to the history information accumulated for the ticket examination process. In the transaction information address 2519 is stored a local address that points to an address on the hard disk 2203 or a remote address that points to indicates an address in the merchant information server 903 of the service providing system 110. When the remote address is stored at the transaction information address 2519, and when the merchant accesses the history information, the gate terminal 101 downloads the history information from the service providing system to the temporary area and displays it on the LCD.

[1042] The address stored at the transaction information address 2519 is determined by the service providing system. In the data updating process, the transaction times for the history information items are compared, and a local address is assigned for the history information having the latest transaction time. When there is adequate space on the hard disk 2203, all the transaction information addresses can be local addresses.

[1043] A list of authorization report addresses 2520, which are addresses at which the results of ticket references are stored, is stored in the authorization report list 2411 as list information for managing the results of the ticket reference process.

[1044] In the authorization report address 2520 is stored a local address that points to an address on the hard disk 2203 or to a remote address that points to an address in the merchant information server 903 of the service providing system 110. When the remote address is stored at the authorization report address 2520, and when the merchant accesses the authorization report, the gate terminal 101 downloads the authorization report from the service providing system to the temporary area, and displays it on the LCD.

[1045] The address stored at the authorization report address 2520 is determined by the service providing system. In the data updating process, the issue dates for the authorization reports are compared, and a local address is assigned for that information which has the latest issue date. When adequate space is available on the hard disk 2203, all the authorization report addresses can be local addresses.

[1046] The internal structure of the merchant terminal

102 will now be explained.

[1047] Fig. 26 is a block diagram illustrating the arrangement of the merchant terminal 102. The merchant terminal 102 comprises: a CPU (Central Processing Unit) 2600, which processes data that is to be transmitted and data that is received in accordance with a program stored in a ROM (Read Only Memory) 2601 and which controls the other components via a bus 2629; a RAM (Random Access Memory) 2602 and a hard disk 2603, whereat are stored data that are to be processed and data that have been processed by the CPU 2600; a EEPROM (Electric Erasable Programmable Read Only Memory) 2604, in which is stored the accounting machine ID of the merchant terminal 102, the terminal ID and the telephone number as a telephone terminal, a merchant ID, a private key and a public key for the digital signature of a merchant, the service provider ID, a telephone number of a service providing system (the telephone number of the service providing system is accompanied by the digital signature of a service provider), and the public key of the service provider; an LCD controller 2605, which operates the LCD 502 under the control of the CPU 2600 and which displays on the LCD 502 an image set by the CPU 2600; a cryptographic processor 2606, which encrypts or decrypts data under the control of the CPU 2600; a data codec 2607, which encodes data to be transmitted and decodes data that is received under the control of the CPU 2600; an infrared communication module 501, which performs infrared communication with the mobile user terminal 100; a serial port 2609, which is connected to the infrared communication module 501; a serial-parallel converter 2608, which performs the bidirectional conversion of parallel data and serial data; a key operator 2611, which detects the manipulation of a mode switch 504 by a merchant, a hook switch 505, a function switch 506, a number key switch 507, an execution switch 508 or a power switch 509; an audio processor 2613, which drives a loudspeaker 2612 and the receiver of a telephone handset 503, and which amplifies an analog audio signal 2444 received at the microphone of the telephone handset 503 and supplies the resultant signal to an audio codec 2614; the audio codec 2414, which encodes an analog audio signal 2644 to provide digital audio data and decodes digital audio data to provide an analog audio signal 2643; a channel codec 2615, which multiplexes digital audio data and data-communication data in order to generate data to be transmitted, and which extracts digital audio data and data-communication data from multiplexed data that are received; a digital communication adaptor 2616, which is a communication adaptor employed with the digital communication telephone line 122; an RS-232C interface 2617, which is an interface circuit for the RS-232C cable 514 connected to the cash register 511; and a control logic unit 2610, which processes an interrupt signal received from the key operator 2613, the channel codec or the RS-232C interface 2617, and

which serves as an interface when the CPU 2600 accesses the internal register of the key operator 2613, the audio processor 2613, the audio codec 2614 or the channel codec.

[1048] The cryptographic processor 2606 includes a secret key encryption and decryption function and a public key encryption and decryption function. The cryptographic processor 2606 employs a cryptography method determined by the CPU 2600 and the keys to encrypt or decrypt data selected by the CPU 2600. The CPU 2600 employs the encryption and decryption functions of the cryptographic processor 2606 to perform a digital signature process or a closing process for a message, and to decrypt a closed and encrypted message or to verify a digital signature accompanying a message. A detailed explanation will be given later for the digital signature process, the closing process, the decryption process and the digital signature verification process.

[1049] The data codec 2607 encodes data to be transmitted or decodes data that are received under the control of the CPU 1500. In this case, the encoding is a process for generating data to be transmitted that includes communication control information and error correction information, and the decoding is a process for performing error correction for the received data and for removing extra communication control information in order to obtain the data that a sender was to originally transmit. The data codec 2607 has a function for encoding or decoding data during data communication using a digital wireless telephone, and a function for encoding or decoding data during infrared communication. The data codec 2607 performs encoding or decoding as determined by the CPU for data that are selected by the CPU.

[1050] When, for example, a closed message accompanied by a digital signature is to be transmitted via digital telephone communication, the CPU 2600 employs the cryptographic processor 2606 to perform a digital signature process and a closing process for the message, employs the data codec 2607 to encode the obtained message to provide a data communication form for a digital telephone, and transmits the resultant message through the control logic unit 2610 to the channel codec 2615.

[1051] When a closed message accompanied by a digital signature is received via digital telephone communication, the CPU 2600 reads that message from the channel codec 2615 through the control logic unit 2610, employs the data codec 2607 to decode the received message, and permits the cryptographic processor 2606 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

[1052] Similarly, when a closed message accompanied by a digital signature is to be transmitted via infrared communication, the CPU 2600 employs the cryptographic processor 2606 to provide a digital signa-

ture for the message and to close the message, and employs the data codec 2607 to encode the obtained message to provide a data form suitable for infrared communication. Then, the resultant message is transmitted to the serial-parallel converter 2608.

[1053] When a closed message accompanied by a digital signature is received via infrared communication, the CPU 2600 reads that message from the serial-parallel converter 2608, employs the data codec 2607 to decode the received message, and permits the cryptographic processor 2606 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

[1054] When the merchant depresses either the mode switch 504, the hook switch 505, the function switch 506, the number key switch 507, the execution switch 508 or the power switch 509, the key operator 2611 asserts an interrupt signal 2639 requesting that the CPU 2600 perform a process corresponding to the switch that was manipulated. As is shown in Fig. 27A, the key operator 2611 includes a key control register (KEYCTL) 2710 for setting a valid/invalid state for each switch. The CPU 2600 accesses the key control register (KEYCTL) 2710 to determine whether a switch is effective or not.

[1055] The audio processor 2613 includes an audio control register (SCTL) 2709 for controlling the audio process, as is shown in Fig. 27A. The CPU 2600 accesses the audio control register (SCTL) 2709 to control the operation of the audio processor 2613. When, for example, a request for a digital telephone call is received, the CPU 2600 accesses the audio control register (SCTL) 2709 to output an arrival tone for a digital call. Therefore, the audio processor 2613 drives the loudspeaker 2612 to output an arrival tone for a digital call. It should be noted, however, that when a call request is from the service providing system 110, no arrival tone is output, and the CPU 2600 initiates a process for establishing a communication session with the service providing system.

[1056] The audio codec 2614 encodes an analog audio signal 2644 received from the audio processor 2613 to provide digital audio data, and decodes digital audio data read from the channel codec 2615 to provide an analog audio signal 2643. The analog audio signal 2643 is transmitted to the audio processor 2613, which amplifies the signal 2643 and drives the receiver of the telephone handset 2613 to release sounds from the receiver. The encoded digital audio data are transmitted to the channel codec 2615, which then changes the data into data that are suitable for transmission.

[1057] In addition, the audio codec 2614 includes an audio data encryption key register (CRYPT) 2711 in which is stored an encryption key for the secret key cryptography method that is employed for the encryption and decryption of audio data. When the audio data encryption key is set to the audio data encryption key register (CRYPT) 2711 by the CPU 2600, the audio

codec 2614 encodes the analog audio signal 2644 to provide digital audio data while at the same time encrypting the digital audio data, or decodes the digital audio data to provide an analog audio signal 2643 while at the same time decrypting the digital audio data.

[1058] Two types of data to be transmitted are received by the channel codec 2615: one type is digital audio data received as a digital audio signal 2647 from the audio codec 2614, and the other type is data-communication data received from the CPU via the control logic unit 2610.

[1059] The channel codec 2615 adds, as header information, identification information for the digital audio data or the data-communication data to the respective data, and multiplexes the digital audio data and the data-communication data and transmits a resultant digital signal 2616 to the digital communication adaptor 2616.

[1060] In addition, upon receiving a digital signal 2648 from the digital communication adaptor 2616, the channel codec 2615 examines a terminal ID, identifies the digital audio data and the data-communication data using the header information, and transmits these data respectively as a digital audio signal 2647 and a digital signal 2651 to the audio codec 2612 and the control logic unit 2610. Further, upon receiving a digital call or data-communication data, the channel codec 2615 asserts an interrupt signal 2649, and upon receiving digital audio data, brings a control signal 2645 low. The interrupt signal 2649 is a signal requesting that the CPU 2600 perform the process in response to the arrival of a digital call and a process for data-communication data. The control signal 2645 is a low-active signal for requesting that the audio codec 2614 process the received digital audio data.

[1061] In order to perform these processes, as is shown in Fig. 27A, the channel codec 2615 includes: an ID register (ID) 2703, in which a terminal ID is stored; a channel codec control register (CHCTL) 2704, which controls the operation of the channel codec 2615; an audio transmission buffer 2705, in which are stored digital audio data received from the audio codec 2614; an audio reception buffer 2706, in which are stored digital audio data extracted from received data; a data transmission buffer 2707, in which are stored data-communication data received from the CPU 2600 via the control logic unit 2610; and a data reception buffer 2708, in which are stored data-communication data extracted from received data.

[1062] A control signal 2646 is a control signal with which the audio codec 2614 directs the channel codec 2514 to write data to the data transmission buffer 2705 and to read data from the data reception buffer 2706. The audio codec 2614 sets the control signal 2646 low to write the digital audio data to the data transmission buffer 2705, and sets the control signal 2646 high to read the digital audio data from the data reception buffer 2706.

[1063] A control signal 2650 is a control signal with which the CPU 2600 directs the channel codec 2615 via the control logic unit 2610 to write data to the data transmission buffer 2707 and to read data from the data reception buffer 2708. When the control signal 2650 goes low, the data-communication data are written to the data transmission buffer 2707, and when the control signal 2650 goes high, the data-communication data are read from the data reception buffer 2708.

[1064] The digital communication adaptor 2616 encodes a digital signal 2648 to obtain data having a format suitable for digital telephone communication, and outputs the resultant signal to a digital telephone communication line 122. The digital communication adaptor 2616 further decodes a signal received along the digital telephone communication line 122, and supplies an obtained digital signal 2648 to the channel codec 2615.

[1065] The RS-232C interface 2617 is an interface circuit for connecting the RS-232C cable 514. The merchant terminal 102 communicates with the cash register 511 via the RS-232C interface 2617. The RS-232C interface 2617 receives data from the cash register 511 and asserts an interrupt signal 2652. The interrupt signal 2652 is a signal requesting that the CPU 2600 exchange data with the cash register 511 via the RS-232C interface 2617.

[1066] The control logic unit 2610 internally includes three registers, as is shown in Fig. 27A: a clock counter (CLOCKC) 2700, an update time register (UPTIME) 2701, and an interrupt register (INT) 2702.

[1067] The clock counter 2700 measures the current time; the update time register 2701 is used to store the time at which the merchant terminal 102 updates data in the RAM 2602 and on the hard disk 2603 through communication conducted with the service providing system (data updating process); and the interrupt register 2702 is used to indicate the reason an interrupt for the CPU 2600 is generated.

[1068] When the count in the clock counter 2700 matches the count in the update time register 2701, and when one of the interrupt signals 2639, 2649 and 2652 is asserted, the control logic unit 2610 writes the reason the interrupt was generated in the interrupt register (INT) 2702, and asserts an interrupt signal 2618 requesting that the CPU 2600 perform the interrupt process. For the interrupt process, the CPU 2600 reads from the interrupt register the reason the interrupt was generated, and performs a corresponding process.

[1069] The individual bit fields in the interrupt register (INT) are defined as is shown in Fig. 27B.

[1070] Bit 31 represents the state of the power switch. When the bit value is 0, it represents the power-OFF state, and when the bit value is 1, it represents the power-ON state.

[1071] Bit 30 represents the digital telephone communication state. When the bit value is 0, it represents the state during which no digital telephone communication is being performed, and when the bit value is 1, it repre-

sents the state during which digital telephone communication is being performed.

[1072] Bit 28 represents the generation of a call arrival interrupt. When the bit value is 1, it signals the arrival of a digital call. In this bit field, a 1 is set when a digital telephone call is received and the interrupt signal 2649 is asserted.

[1073] Bit 27 represents the generation of a data reception interrupt. When the bit value is 1, it signals the reception of data. In this bit field, a 1 is set when the data-communication data are received and the interrupt signal 2649 is asserted during the conduct of digital telephone communication.

[1074] Bit 26 represents the generation of an update interrupt requesting the performance of a data updating process. When the bit value is 1, it signals the generation of the update interrupt. In this bit field, a 1 is set when the count in the clock counter matches the count in the update time register.

[1075] Bit 25 represents the generation of an external IF interrupt requesting that data communication with the cash register 311 be initiated. When the bit value is 1, it signals the generation of the external IF interrupt. In this bit field, a 1 is set when the interrupt signal 2652 received from the RS-232C interface 2617 is asserted.

[1076] Bit 24 represents the generation of a key interrupt by the manipulation of a switch. When the bit value is 1, it represents the generation of the key interrupt.

[1077] Bits 0 to 9 correspond to switches 0 to 9 of the number key switches. Bits 10 and 11 correspond to number key switches "*" and "#," and bits 12 to 15 correspond to function switches F1 to F4. Bits 16 to 18 respectively correspond to the power switch, the execution switch, the mode switch and the speech switch, and bit 20 corresponds to the hook switch. When a bit value is 1, it indicates that a switch corresponding to the bit has been depressed.

[1078] Data stored in the RAM 2602 will now be described.

[1079] Fig. 28 is a specific diagram of a RAM map for data stored in the RAM 2602.

[1080] The RAM 2602 is constituted by five areas: a fundamental program object area 2800, a service data area 2801, a merchant area 2802, a work area 2803 and a temporary area 2804. In the fundamental program object area 2800 are stored an upgraded module of a program stored in the ROM 2601, a patch program and an additional program. The merchant area 2802 is an area that a merchant can freely use, the work area 2803 is a work area that the CPU 100 employs when executing a program, and the temporary area 2804 is an area in which information received by the merchant terminal is stored temporarily.

[1081] The service data area 2801 is an area in which are stored contract information for the electronic commerce service, available credit card information, available payment card information and history information, and the data in this area are managed by the service

providing system. The service data area 2801 is constituted by nine sub-areas: a data management information area 2805, a merchant information area 2806, a merchant public key certificate area 2807, a merchant preference area 2808, a telephony information area 2809, an available credit card list area 2810, an available payment card list 2811, a transaction list area 2812, and an authorization report list 2813.

[1082] The data management information area 2805 is an area in which is stored management information for data stored in the service data area 2801; the merchant information area 2806 is an area in which are stored the name of a merchant and information for the contents of a contract with a service provider; the merchant public key certificate area 2807 is an area in which a public key certificate for a merchant is stored; the merchant preference area 2808 is an area in which preference information for a merchant is stored that concerns the mobile electronic commerce service; the telephony information area 2809 is an area in which information concerning a digital telephone is stored; the available credit card list area 2810 is an area in which is stored list information for the credit cards the merchant can handle; the available payment card list area 2811 is an area in which is stored list information for the payment cards the merchant can handle; the transaction list area 2812 is an area in which is stored sales history information for the mobile electronic commerce service; and the authorization report list area 2813 is an area in which are stored the results (micro-check reference results) that are obtained by the service providing system when it examines the micro-check that is handled.

[1083] The information stored in the service data area 2801 will now be described in detail.

[1084] Fig. 29 is a detailed, specific diagram showing the relationships established for information stored in the service data area 2801.

[1085] The data management information 2805 consists of eleven types of information: a last data update date 2900, a next data update date 2901, a terminal status 2902, a merchant information address 2903, a merchant public key certificate address 2904, a merchant preference address 2905, a telephony information address 2906, an available credit card list address 2907, an available payment card list address 2908, a transaction list address 2909, and an authorization report list address 2910.

[1086] The last data update date 2900 represents the date on which the service providing system 110 last updated the data in the RAM 2602 and on the hard disk 2603, and the next data update date 2901 represents the date on which the service providing system 110 will next update the data in the service data area 2801. The merchant terminal 102 automatically initiates an update process when the is reached that is set according to the next data update date 2901.

[1087] The time for the next data update date 2901 is set in the update time register 2701. When the next data

update date 2901 is reached, the merchant terminal 102 initiates the data updating process. During the data updating process, the service providing system 110 updates data stored in the RAM and on the hard disk. This process is performed daily during a period (e.g., late at night) in which communication traffic is not very heavy. The data updating process will be described in detail later.

[1088] The terminal status 2902 represents the status of the merchant terminal 102. The merchant information address 2903, the merchant public key certificate address 2904, the merchant preference address 2905, the telephony information address 2906, the available credit card list address 2907, the available payment card list address 2908, the transaction list address 2909 and the authorization report list address 2910 respectively represent the first addresses for the areas in which are stored the merchant information 2806, the merchant's public key certificate 2807, the merchant preference information 2808, the telephony information 2809, the available credit card list 2910, the available payment card list 2811, the transaction list 2812 and the authorization report list 2813.

[1089] The telephony information area 2809 includes three types of information: a last called number 2911, an address book address 2912 and a shortcut file address 2913. The last called number 2911 represents a telephone number for a prior call placed by the merchant, and is employed for the redialing of a digital telephone. The address book address 2912 and the shortcut file address 2913 respectively represent addresses on the hard disk 2603 at which address book information and a shortcut file are stored.

[1090] The available credit card list 2810 includes list information for those credit cards that can be handled by a merchant. In the available credit card list 2810, three types of information are entered for each credit card: a credit card name 2914, a service code list address 2915, and a credit card clearing program address 2916.

The credit card name 2914 represents the name of a credit card that the merchant can handle, and the service code list address 2915 is an address on the hard disk 2603 at which is stored a service code list that shows the types of services that can be provided by the merchant when the electronic credit card is used. The service code list is a list of payment service codes and optional payment codes that the merchant can handle.

[1091] The credit card clearing program address 2916 is an address on the hard disk 2603 at which is stored a credit card clearing program for the pertinent electronic credit card.

[1092] The available payment card list 2811 includes list information for payment cards that can be handled by a merchant.

[1093] In the available payment card list 2811, for each payment card, seven types of information are entered: a card name 2917, a card code 2918, a payment card issuer ID 2919, a validity term 2920, an

accounting machine private key 2921, a card public key 2922, and a payment card accounting module address 2923. The card name 2917 represents the name of a payment card that the merchant can handle; the card code 2918 is code information that represents the type of electronic payment card; the payment card issuer ID 2919 is ID information for a payment card issuer; and the validity term 2920 is the period during which the electronic payment card is valid. The accounting machine private key 2921 and the card public key 2922 are encryption keys that are respectively paired with the accounting machine public key 2012 and the card private key 2011 for the electronic payment card.

[1094] The payment card accounting module address 2923 is an address on the hard disk 2603 at which is stored a program module (a payment card accounting module) for clearing the electronic payment card.

[1095] In accordance with the contract entered into by the merchant and the service providing system, the service providing system sets up or updates the contents of the available payment card list 2811 in the data updating process.

[1096] In the transaction list 2812, list information is stored to manage the history information for sales through the mobile electronic commerce service. For the sales effected through one mobile electronic commerce service, in the transaction list 2812 are stored four information items: a transaction number 2924, a service code 2925, a transaction time 2926, and a transaction information address 2927.

[1097] The transaction number 2924 is a number uniquely identifying a transaction performed with a user (from the view of the merchant); the service code 2925 is code information identifying the type of mobile electronic commerce service that was provided for the user; and the transaction time 2926 is time information for the time at which a product was sold or the service was provided via the mobile electronic service.

[1098] The transaction information address 2927 is an address at which is stored a micro-check that describes the contents of the sale and a receipt. In the transaction information address 2927 is stored a local address that points to an address on the hard disk 2603 or a remote address that indicates an address in the merchant information server 903 of the service providing system 110. When the remote address is stored at the transaction information address 2927, and when the merchant accesses the sales history information, the merchant terminal 102 downloads the history information from the service providing system to the temporary area, and displays it on the LCD.

[1099] The address stored at the transaction information address 2927 is determined by the service providing system. In the data updating process, the transaction times for the sales history information items are compared, and a local address is assigned for the sales information having the latest transaction time. When there is adequate space on the hard disk 2603,

all the transaction information addresses can be local addresses.

[1100] A list of authorization report addresses 2928, which are addresses at which the results of the reference of the micro-check are stored, is stored in the authorization report list area 2813 as list information for managing the results of the micro-check reference process.

[1101] In the authorization report address 2928 is stored a local address that indicates an address on the hard disk 2603 or a remote address that indicates an address in the merchant information server 903 of the service providing system 110. When the remote address is stored at the authorization report address 2928, and when the merchant accesses the authorization report, the merchant terminal 102 downloads the authorization report from the service providing system to the temporary area, and displays it on the LCD.

[1102] The address stored at the authorization report address 2928 is determined by the service providing system. In the data updating process, the issuing dates for the authorization reports are compared, and a local address is assigned for the information having the latest issuing date. When there is adequate space on the hard disk 2603, all the authorization report addresses can be local addresses.

[1103] The internal structure of the merchant terminal 103 will now be described.

[1104] Fig. 30 is a block diagram illustrating the arrangement of the merchant terminal 103. This terminal 103 comprises: a CPU (Central Processing Unit) 3000, which employs a program stored in a ROM (Read Only Memory) 3001 to process data for transmission and for reception, and to control the other components via a bus 3029; a RAM (Random Access Memory) 3002, in which are stored data that are processed and are to be processed by the CPU 3000; a EEPROM (Electric Erasable Programmable Read Only Memory) 3003, in which is stored an accounting machine ID for the merchant terminal 103, a terminal ID and a telephone number for the merchant terminal 103 when used as a wireless telephone terminal, a merchant ID, a private key and a public key for a merchant digital signature, a service provider ID, and the telephone number and the public key of the service providing system 110 (the digital signature of the service provider accompanies the telephone number of the service providing system); an LCD controller 3004, which operates the LCD 603 under the control of the CPU 3000, and which displays on the LCD an image that is selected by the CPU 3000; a cryptographic processor 3005, which encrypts and decrypts data under the control of the CPU 3000; a data codec 3006, which encodes data to be transmitted and decodes received data under the control of the CPU 3000; a memory card 3059 on which product information is recorded and a card slot 614 for the memory card; an infrared communication module 3007, which transmits and receives infrared rays during infrared

communication; a bar code reader 610 for reading the bar code of a product; a key operator 3009, which detects the manipulation by the user of a mode switch 604, a speech switch 605, an end switch 606, a function switch 607, a number key switch 608, a power switch 611 and an execution switch 612; an audio processor 3011, which drives a loudspeaker 3010, a receiver 602 or a headphone set that is connected to a headphone jack 612, and which amplifies an analog audio signal that is input through a microphone 609 or the headphone head; an audio codec 3012, which encodes an analog audio signal 3042 to provide digital audio data, and which decodes digital audio data to provide an analog audio signal 3043; a channel codec 3013, which generates data to be transmitted along a radio channel, and which extracts, from received data, data that is addressed to the merchant terminal 103; a modulator 3014, which modulates a serial digital signal 3047 input by the channel codec 3013 to obtain an analog transmission signal 3049 that employs as a baseband an electric signal 3052 that is transmitted by a PLL 3016; a demodulator 3015, which demodulates an analog signal 3050 that is received while employing as a baseband an electric signal 3053 that is supplied by the PLL 3016, and which transmits a serial digital signal 3048 to the channel codec 3013; an RF unit 3017, which changes the analog transmission signal 3049 received from the modulator 3014 into a radio wave and outputs it through an antenna 601, and which, upon receiving a radio wave through the antenna 601, transmits an analog reception signal 3050 to the demodulator 3015; a battery capacity detector 3018, which detects the capacity of the battery of the merchant terminal 103; and a control logic unit 3008, which activates the channel codec 3013, the PLL 3016 and the RF unit 3017, and which processes interrupt signals that are transmitted by the key operator 3009, the channel codec 3013 and the battery capacity detector 3018, and which serves as an interface when the CPU 3000 accesses the internal registers of the key operator 3009, the audio processor 3011, the audio codec 3012 and the channel codec.

[1105] On the memory card 3059, the name of a product, a product code, a bar code and a price are recorded as product information. Based on the bar code of the product that is read by the bar code reader 610, the CPU 3000 accesses the product information on the memory card 3059 to calculate the amount of a charge.

[1106] The cryptographic processor 3005 includes a secret key encryption and decryption function and a public key encryption and decryption function. The cryptographic processor 3005 employs a cryptography method determined by the CPU 3000 and the keys to encrypt or decrypt data selected by the CPU 3000. The encryption and decryption functions of the cryptographic processor 3005 are employed to perform a digital signature process or a closing process for a message, and to decrypt a closed and encrypted message or to verify a digital signature accompanying a

message. A detailed explanation will be given later for the digital signature process, the closing process, the decryption process and the digital signature verification process.

[1107] The data codec 3006 encodes data to be transmitted or decodes data that is received, under the control of the CPU 3000. In this case, the encoding is a process for generating data to be transmitted that includes communication control information and error correction information, and the decoding is a process for performing error corrections for the received data and for removing extra communication control information in order to obtain the data that a sender was to originally transmit. The data codec 3006 has a function for encoding or decoding data during data communication conducted using a digital wireless telephone, and a function for encoding or decoding data during infrared communication. The data codec 3006 performs the encoding or decoding, as determined by the CPU 3000, of data that are selected by the CPU 3000.

[1108] When, for example, a closed message accompanied by a digital signature is to be transmitted via digital wireless telephone communication, the CPU 3000 employs the cryptographic processor 3005 to perform a digital signature process and a closing process for a message, employs the data codec 3006 to encode the obtained message to provide a data communication form for a digital wireless telephone, and transmits the resultant message through the control logic unit 3008 to the channel codec 3013.

[1109] When a closed message accompanied by a digital signature is received via digital wireless telephone communication, the CPU 3000 reads that message from the channel codec 3013 through the control logic unit 3008, employs the data codec 3006 to decode the received message, and permits the cryptographic processor 3005 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

[1110] Similarly, when a closed message accompanied by a digital signature is to be transmitted via infrared communication, the CPU 3000 employs the cryptographic processor 3005 to provide a digital signature for the message and to close the message, and employs the data codec 3006 to encode the obtained message to provide a data form that is suitable for infrared communication. Then, the resultant message is transmitted to the infrared communication module 3007.

[1111] When a closed message accompanied by a digital signature is received via infrared communication, the CPU 3000 reads that message from the infrared communication module 3007, employs the data codec 3006 to decode the received message, and permits the cryptographic processor 3005 to decrypt the closed and encrypted message and to verify the digital signature accompanying the message.

[1112] When the merchant depresses either the mode switch 604, the speech switch 605, the end switch 606,

the function switch 607, the number key switch 608, the power switch 611 or the execution switch 612, the key operator 3009 detects the switch manipulation by the user and asserts an interrupt signal 3038 requesting the performance of a process corresponding to the switch that was manipulated. As is shown in Fig. 31A, the key operator 3009 includes a key control register (KEYCTL) 3112 for setting the valid/invalid state of each switch. The CPU 3000 accesses the key control register (KEY-CTL) 3112 to set the valid/invalid state of each switch.

[1113] The audio processor 3011 includes an audio control register (SCTL) 3111 for controlling the audio process, as is shown in Fig. 31A. The CPU 3000 accesses the audio control register (SCTL) 3111 to control the audio processor 3011. When, for example, a call request is received over a digital wireless telephone, the CPU 3000 accesses the audio control register (SCTL) 3111 to output a call tone for a digital wireless telephone. As a result, the audio processor 3011 drives the loudspeaker 3010 to release the call tone for a digital wireless telephone. It should be noted that when a call request is from the service providing system 110, no call arrival tone is output, and the CPU 3000 initiates a process for establishing a communication session with the service providing system.

[1114] The audio codec 3012 encodes an analog audio signal 3042 received from the audio processor 3011 to provide digital audio data, and decodes digital audio data received from the channel codec 3013 to provide an analog audio signal 3043. The analog audio signal 3043 is transmitted to the audio processor 3011, which amplifies the signal 3043 and drives the receiver 602 to produce sounds. The encoded digital audio data are transmitted as a digital audio signal 3046 to the channel codec 3013, which converts the data into data that can be transmitted across the radio channel.

[1115] In addition, the audio codec 3012 includes an audio data encryption key register (CRYPT) 3113 in which is stored an encryption key for the secret key cryptography method that is employed for the encryption and decryption of audio data. When the audio data encryption key is set to the audio data encryption key register (CRYPT) 3113 by the CPU 3000, the audio codec 3012 encodes the analog audio signal 3042 to provide digital audio data while at the same time encrypting the digital audio data, or decodes the digital audio data to provide an analog audio signal 3043 while at the same time decrypting the digital audio data.

[1116] Two types of data to be transmitted are received by the channel codec 3013: one type is digital audio data originating at the audio codec 3012 as a digital audio signal 3046, and the other type is data-communication data originating at the CPU 3000 that pass through the control logic unit 3008 as a digital signal 3056.

[1117] The channel codec 3013 adds identification data, as header information, to digital audio data and data-communication data, then converts the data into a

serial digital signal 3047 having a data format that is suitable for a digital wireless telephone, and transmits the signal 3047 to the modulator 3014.

[1118] In addition, upon receiving a serial digital signal 3048 from the demodulator 3015, the channel codec 3013 examines a terminal ID and extracts only such data as is addressed to the channel codec 3013, removes the communication control information for the digital wireless telephone, identifies the digital audio data and the data-communication data in the header information, and transmits these data as a digital audio signal 3046 and a digital signal 3056 to the audio codec 3012 and the control logic unit 3008 respectively.

[1119] Further, upon receiving a digital wireless call or data-communication data, the channel codec 3013 asserts an interrupt signal 3054, and upon receiving digital audio data, brings the control signal 3044 low. The interrupt signal 3054 is a signal requesting that the CPU 3000 perform the process for a received digital wireless phone communication and a process for data-communication data. The control signal 3044 is a low-active signal for requesting that the audio codec 3012 process the received digital audio data.

[1120] In order to perform these processes, as is shown in Fig. 31A, the channel codec 3013 includes: an ID register (ID) 3105, in which is stored a terminal ID; a channel codec control register (CHCTL) 3106, which controls the operation of the channel codec 3013; an audio transmission buffer 3107, in which are stored digital audio data received from the audio codec 3012; an audio reception buffer 3108, in which are stored digital audio data extracted from received data; a data transmission buffer 3109, in which are stored data-communication data received from the control logic unit 3008; and a data reception buffer 3110, in which are stored data-communication data extracted from received data.

[1121] A control signal 3045 is a control signal with which the audio codec 3012 directs the channel codec 3013 to write data to the data transmission buffer 3107 and to read data from the data reception buffer 3108. When the control signal 3045 goes low, the digital audio data are written to the data transmission buffer 3107, and when the control signal 3045 goes high, the digital audio data are read from the data reception buffer 3109.

[1122] A control signal 3055 is a control signal with which the CPU 3000 directs the channel codec 3013 via the control logic unit 3008 to write data to the data transmission buffer 3109 and to read data from the data reception buffer 3110. When the control signal 3055 goes low, the data-communication data are written to the data transmission buffer 3109, and when the control signal 3055 goes high, the data-communication data are read from the data reception buffer 3110.

[1123] The modulator 3014 modulates a serial digital signal 3047 received from the channel codec 3013 to provide an analog transmission signal 3049, which is employed as a baseband for an electric signal 3052 that is supplied by the PLL 3016, and transmits the signal

3049 to the RF unit 3017. The analog transmission signal 3049 received by the RF unit 3017 is output as a radio wave through the antenna 601.

5 [1124] When a radio wave is received at the antenna 601, an analog reception signal 3050 is transmitted by the RF unit 3017 to the demodulator 3015. The demodulator 3015 demodulates the analog signal 3050, while employing as its baseband an electric signal 3053 that is supplied by the PLL 3016, and transmits an obtained serial digital signal 3048 to the channel codec 3013.

10 [1125] The battery capacity detector 3018, for detecting the capacity of a battery, asserts an interrupt signal 3057 when the remaining capacity of the battery of the merchant terminal 103 is equal to or less than an amount Q ($Q > 0$) that is set by the CPU 3000. The interrupt signal 3057 is a signal for requesting that the CPU 3000 perform a data backup process for the RAM 3002. The amount Q is large enough to enable the merchant terminal 103 to communicate with the service providing system 110 in order to back up data in the RAM 3002 for the service providing system 110 (data backup process).

15 [1126] The control logic unit 3008 includes six internal registers, as is shown in Fig. 31A: a frame counter (FRAMEC) 3100, a start frame register (FRAME) 3101, a clock counter (CLOCKC) 3102, an update time register (UPTIME) 3103, an interrupt register (INT) 3104, and a key display register (KEY) 3114.

20 [1127] The frame counter 3100 is employed to count the number of frames for the digital wireless telephone; the start frame register 3101 is employed to store the frame number of the frame that is to be activated next; the clock counter 3102 is employed to measure the current time; the update time register 3103 is employed to store the time at which the merchant terminal 103 will communicate with the service providing system 110 to update data in the RAM 3002 (data updating process); the interrupt register 3104 is employed to indicate the type of interrupt that is generated for the CPU 3000; and the key display register (KEY) 3114 is employed to indicate the reason the interrupt is generated by key manipulation.

25 [1128] Generally, to receive a call, the digital wireless telephone intermittently acquires control data for a control channel and compares it with the terminal ID. The merchant terminal 103 employs the frame counter 3100 and the start frame register 3101 to intermittently acquire control data. First, the frame number of the frame to be activated next is stored in advance in the start frame register 3101, and when the count held by the frame counter 3100 equals the count held by the start frame register 3101, to acquire control data the control logic unit 3008 activates the channel codec 3013, the PLL 3016 and the RF unit 3017 via an address data signal line 3058.

30 [1129] When the count held by the clock counter 3102 matches the count held by the update time register 3103, or when one of the interrupt signals 3058, 3054

and 3057 is asserted, the control logic unit 3008 writes the type of and the reason for the interrupt in the interrupt register (INT) 3104 and in the key display register (KEY) 3114, and asserts an interrupt signal 3019 requesting that the CPU 3000 perform an interrupt process. For the interrupt processing, the CPU 3000 reads the type of and the reason for the interrupt that are stored in the interrupt register (INT) 3104 and the key register (KEY) 3114, and then performs a corresponding process.

[1130] The individual bit fields of the interrupt register (INT) 3104 are defined as is shown in Fig. 31B.

[1131] Bit 31 represents the state of the power switch 611. When the bit value is 0, it indicates the state is the power-OFF state, and when the bit value is 1, it indicates the state is the power-ON state.

[1132] Bit 30 represents the digital wireless telephone communication state. When the bit value is 0, it indicates the state is one where no digital wireless telephone communication is being performed, and when the bit value is 1, it indicates the state is one where digital wireless telephone communication is in process.

[1133] Bit 29 represents the generation of a frame interrupt requesting the intermittent acquisition of control data. When the bit value is 1, it indicates a condition that exists when a frame interruption has occurred. In this bit field, a 1 is set when the amount held by the frame counter 3100 equals the amount held by the start frame register 3101.

[1134] Bit 28 represents the generation of a call arrival interrupt. When the bit value is 1, it indicates that a digital wireless call has arrived. In this bit field, a 1 is set when the terminal ID is matched and the interrupt signal 3054 is asserted during the intermittent acquisition of control data for the digital wireless phone.

[1135] Bit 27 represents the generation of a data reception interrupt. When the bit value is 1, it indicates that data are being received. In this bit field, a 1 is set when the data-communication data are received and the interrupt signal 3054 is asserted during the course of a digital wireless telephone communication session.

[1136] Bit 26 represents the generation of an update interrupt requesting the performance of a data updating process. When the bit value is 1, it indicates the generation of the update interrupt. In this bit field, a 1 is set when the count held by the clock counter 3102 matches the count held by the update time register 3103.

[1137] Bit 25 represents the generation of a battery interrupt requesting a backup process. When the bit value is 1, it represents the generation of the battery interrupt. In this bit field, a 1 is set when the interrupt signal 3057 that is received from the battery capacity detector 3018 is asserted.

[1138] Bit 24 represents the generation of a key interrupt by the manipulation of the switch. When the bit value is 1, it represents the generation of the key interrupt.

[1139] The individual bit fields in the key display reg-

ister (KEY) 3114 are defined as is shown in Fig. 31C.

[1140] Bits 31 to 25 correspond to switches "=," "+," "-", "x," "+," "." and total" for the number key switch 608. Bits 20 to 16 correspond to the end switch 606, the speech switch 605, the mode switch 604, the execution switch 612 and the power switch 611. Bits 15 to 12 correspond to switches "F4" to "F1" for function switch 307. Bits 11 and 10 respectively correspond to switches "#" and "*" for the number key switches. Bits 9 to 0 correspond to switches 9 to 0 for the number key switches 608. When the value of a bit is 1, it indicates that a switch corresponding to that bit has been depressed.

[1141] Data stored in the RAM 3002 will now be described.

[1142] Fig. 32 is a specific diagram of a RAM map for data stored in the RAM 3002.

[1143] The RAM 3002 is constituted by five areas: a fundamental program object area 3200, a service data area 3201, a merchant area 3202, a work area 3203 and a temporary area 3204. In the fundamental program object area 3200 are stored an upgraded module of a program stored in the ROM 3001, a patch program and an additional program. The merchant area 3202 is an area that a merchant can freely use, the work area 3203 is a work area that the CPU 100 employs when executing a program, and the temporary area 3204 is an area in which information received by the merchant terminal is stored temporarily.

[1144] The service data area 3201 is an area in which are stored contract information for the electronic commerce service, available credit card information, available payment card information and history information, and the data in this area are managed by the service providing system. The service data area 3201 is constituted by ten sub-areas: a data management information area 3205, a merchant information area 3206, a merchant public key certificate area 3207, a merchant preference area 3208, a telephony information area 3209, an available credit card list area 3210, an available payment card list 3211, a transaction list area 3212, an authorization report list 3213, and an object data area 3214.

[1145] The data management information area 3205 is an area in which is stored management information for data stored in the service data area 3201; the merchant information area 3206 is an area in which are stored the name of a merchant and information for the contents of a contract with a service provider; the merchant public key certificate area 3207 is an area in which a public key certificate for a merchant is stored; the merchant preference area 3208 is an area in which preference information for a merchant is stored that concerns the mobile electronic commerce service; the telephony information area 3209 is an area in which information concerning a digital wireless telephone is stored; the available credit card list area 3210 is an area in which is stored list information for those credit cards the merchant can handle; the available payment card

list area 3211 is an area in which is stored list information for those payment cards the merchant can handle; the transaction list area 3212 is an area in which is stored sales history information for the mobile electronic commerce service; the authorization report list area 3213 is an area in which are stored the results (micro-check reference results) that are obtained from the service providing system by examining the micro-check that is handled; and the object data area 3114 is an area in which are stored object data for the information managed in the other nine areas.

[1146] The information stored in the service data area 3201 will now be described in detail.

[1147] Fig. 33 is a detailed, specific diagram showing the relationships established for information stored in the service data area 3201.

[1148] The data management information 3205 consists of eleven types of information: a last data update date 3300, a next data update date 3301, a terminal status 3302, a merchant information address 3303, a merchant public key certificate address 3304, a merchant preference address 3305, a telephony information address 3306, an available credit card list address 3307, an available payment card list address 3308, a transaction list address 3309, and an authorization report list address 3310.

[1149] The last data update date 3300 represents the date on which the service providing system 110 last updated the data in the RAM 3002, and the next data update date 3301 represents the date on which the service providing system 110 will next update the data in the service data area 3201. The merchant terminal 103 automatically initiates an update process when the time set according to the next data update date 3301 is reached.

[1150] The time of the next data update date 3301 is set in the update time register 3103. When the next data update date 3301 is reached, the merchant terminal 103 initiates the data updating process. During the data updating process, the service providing system 110 updates data stored in the RAM. This process is performed daily during a period (e.g., late at night) in which communication traffic is not very heavy. The data updating process will be described in detail later.

[1151] The terminal status 3302 represents the status of the merchant terminal 103. The merchant information address 3303, the merchant public key certificate address 3304, the merchant preference address 3305, the telephony information address 3306, the available credit card list address 3307, the available payment card list address 3308, the transaction list address 3309 and the authorization report list address 3310 respectively represent the first addresses for the areas in which are stored the merchant information 3206, the merchant public key certificate 3207, the merchant preference information 3208, the telephony information 3209, the available credit card list 3210, the available payment card list 3211, the transaction list 3212 and the

authorization report list 3213.

[1152] The telephony information area 3209 includes three types of information: a last called number 3311, an address book address 3312 and a shortcut file address 3313. The last called number 3311 represents a telephone number for a prior call placed by the merchant, and is employed for the redialing of a digital wireless telephone. The address book address 3312 and the shortcut file address 3313 respectively represent addresses in the object data area 3214 at which address book information and a shortcut file are stored.

[1153] The available credit card list 3210 includes list information for credit cards that can be handled by a merchant. In the available credit card list 3210, three types of information are entered for each credit card: a credit card name 3314, a service code list address 3315 and a credit card clearing program address 3316. The credit card name 3314 represents the name of a credit card that the merchant can handle, and the service code list address 3315 is an address in the object data area 3214 at which is stored a service code list that shows the types of services that can be provided by the merchant when the electronic credit card is used. The service code list is a list of payment service codes and optional payment codes that the merchant can handle.

[1154] The available payment card list 3211 includes list information for payment cards that can be handled by a merchant. [1155] In the available payment card list 3211, for each payment card, seven types of information are entered: a card name 3317, a card code 3318, a payment card issuer ID 3319, a validity term 3320, an accounting machine private key 3321, a card public key 3322, and a payment card accounting module address 3323. The card name 3317 represents the name of a payment card that the merchant can handle; the card code 3318 is code information that represents the type of electronic payment card; the payment card issuer ID 3319 is ID information for a payment card issuer; and the validity term 3320 is the period during which the electronic payment card is valid. The accounting machine private key 3321 and the card public key 3322 are encryption keys that are respectively paired with the accounting machine public key 2012 and the card private key 2011 for the electronic payment card.

[1156] The payment card accounting module address 3323 is an address in the object data area 3214 in which is stored a program module (a payment card accounting module) for clearing the electronic payment card. [1157] In accordance with the contract entered into by the merchant and the service providing system, the service providing system sets up or updates the contents of the available payment card list 3211 in the data updating process.

[1158] In the transaction list 3212, list information is stored to manage the history information for sales through the mobile electronic commerce service. For the sales effected through one mobile electronic commerce service, in the transaction list 3212 are stored four information items: a transaction number 3324, a service code 3325, a transaction time 3326, and a transaction information address 3327.

[1159] The transaction number 3324 is a number uniquely identifying a transaction performed with a user (from the view of the merchant); the service code 3325 is code information identifying the type of mobile electronic commerce service that was provided for the user; and the transaction time 3326 is time information for the time at which a product was sold or the service was provided via the mobile electronic service.

[1160] The transaction information address 3327 is an address at which is stored a micro-check that describes the contents of the sale and a receipt. In the transaction information address 3327 is stored a local address that points to an address in the object data area 3214 or a remote address that indicates an address in the merchant information server 903 of the service providing system 110. When the remote address is stored at the transaction information address 3327, and when the merchant accesses the sales history information, the merchant terminal 103 downloads the history information from the service providing system to the temporary area, and displays it on the LCD.

[1161] The address stored at the transaction information address 3327 is determined by the service providing system. In the data updating process, the transaction times for the sales history information items are compared, and a local address is assigned for the sales information having the latest transaction time. When there is adequate space on the ROM 3302, all the transaction information addresses can be local addresses.

[1162] A list of authorization report addresses 3328, which are addresses at which the results of the reference of the micro-check are stored, is stored in the authorization report list area 3213 as list information for managing the results of the micro-check reference process.

[1163] In the authorization report address 3228 is stored a local address that indicates an address in the object data area 3214 or a remote address that indicates an address in the merchant information server 903 of the service providing system 110. When the remote address is stored at the authorization report address 3328, and when the merchant accesses the authorization report, the merchant terminal 103 downloads the authorization report from the service providing system to the temporary area, and displays it on the LCD.

[1164] The address stored at the authorization report address 3328 is determined by the service providing system. In the data updating process, the issuing dates

for the authorization reports are compared, and a local address is assigned for the information having the latest issuing date. When there is adequate space in the RAM 3002, all the authorization report addresses can be local addresses.

[1165] The internal structure of the automatic vending machine 104 will now be described.

- [1166] Fig. 34 is a block diagram illustrating the arrangement of the automatic vending machine 104. 10 The automatic vending machine 104 can be internally divided into two sections: an accounting machine 3455, and a sales mechanism 3456. The accounting machine 3455 is a unit for performing a payment card settlement process with the mobile user terminal 100, and the sales mechanism 3456 is a unit for performing another process, specifically, the calculation and display of the price of a product selected by a user, the discharge of the product to a discharge port 703, and the management of the products in stock. 15 [1167] In Fig. 34, the accounting machine 3455 comprises: a CPU (Central Processing Unit) 3400, which employs a program stored in a ROM (Read Only Memory) 3401 to process data for transmission and for reception and to control the other components via a bus 3445; a RAM (Random Access Memory) 3402, in which are stored data that are being processed and are to be processed by the CPU 3400; a EEPROM (Electric Erasable Programmable Read Only Memory) 3403, in which is stored an accounting machine ID for the accounting machine 3455, a terminal ID and a telephone number for the accounting machine 3455 when used as a wireless telephone terminal, a merchant ID, a private key and a public key for a merchant digital signature, a service provider ID, and the telephone number and the public key of the service providing system 110 (the digital signature of the service provider accompanies the telephone number of the service providing system); a cryptographic processor 3404, which encrypts and decrypts data under the control of the CPU 3400; a data codec 3405, which encodes data to be transmitted and decodes received data under the control of the CPU 3400; an infrared communication module 3406, which transmits and receives infrared rays during infrared communication; a channel codec 3408, which generates data to be transmitted along a radio channel, and extracts, from received data, data that is addressed to the accounting machine 3455; a modulator 3409, which modulates a serial digital signal 3433 input by the channel codec 3408 to obtain an analog transmission signal 3435 that employs as a baseband an electric signal 3440 that is transmitted by a PLL 3412; a demodulator 3410, which demodulates a received analog signal 3436 while employing as a baseband an electric signal 3439 that is supplied by the PLL 3412, and which transmits a serial digital signal 3434 to the channel codec 3408; an RF unit 3411, which changes the analog transmission signal 3435 received from the modulator 3409 into a radio wave and outputs it through an antenna 701, 20 25 30 35 40 45 50 55